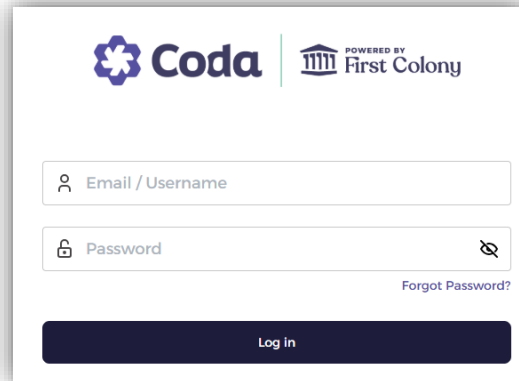


BROKER TRAINING GUIDE

LOGIN

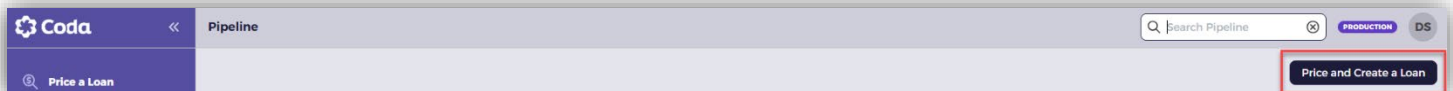
- Go to <https://coda.firstcolony.com>
- Login with your credentials

Note: For login assistance, please contact the Support Department at support@firstcolony.com



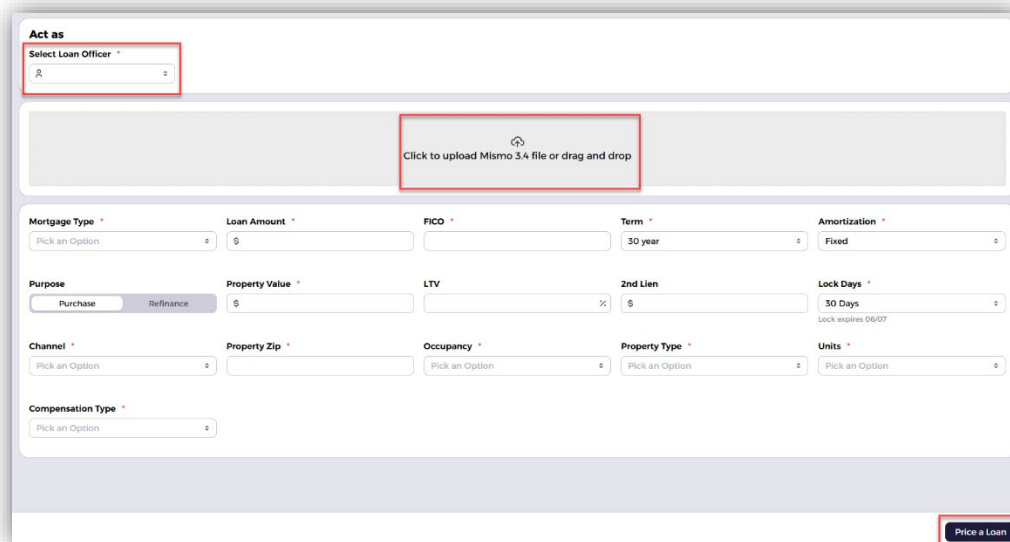
The login form displays the Coda and First Colony logos at the top. Below the logos are two input fields: 'Email / Username' and 'Password'. A 'Forgot Password?' link is located to the right of the password field. At the bottom of the form is a dark blue 'Log in' button.

CREATE/PRICE AND REGISTER LOAN



The navigation bar includes the Coda logo, a 'Pipeline' tab, a search bar labeled 'Search Pipeline', and buttons for 'PRODUCTION' and 'DS'. On the left side, there is a 'Price a Loan' button. On the right side, there is a 'Price and Create a Loan' button, which is highlighted with a red box.

- Click on **Price and Create a Loan** from home screen.
- **ACT AS:** From Select Loan Officer dropdown, choose the Loan Officer, if applicable.
- **Click to upload Mismo3.4 file or drag and drop:** If mismo xml file is available, you can either click on this section to add the mismo xml or you can drag the mismo xml file anywhere into the screen.
 - If you do NOT have an xml file, enter loan level data in the screen including the indicated required fields. You will be able to import your xml into the loan once it is created.
- Fill in applicable fields that did not auto-populate from imported xml.
- Click on **Price a Loan**.

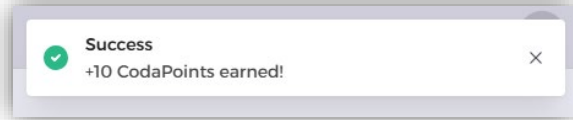


The loan creation form is titled 'Act as' and features a 'Select Loan Officer' dropdown menu. Below this is a large area with a red box containing the text 'Click to upload Mismo 3.4 file or drag and drop'. The form contains several input fields for loan details: Mortgage Type, Loan Amount, FICO, Term, Amortization, Purpose (Purchase/Refinance), Property Value, LTV, 2nd Lien, Lock Days, Channel, Property Zip, Occupancy, Property Type, Units, and Compensation Type. A 'Price a Loan' button is located at the bottom right of the form.



CODA POINTS are earned daily with the 1st pricing scenario you run (max 10 points daily).

You will see a Success message after clicking **Price a Loan** indicating that 10 points were earned.



For more details on how CODA points are earned and redeemed, please see the **CODA Points Guide**.

PRICE A LOAN:

- **SELECT A PRODUCT:** Choose Product to see pricing details
- **CHOOSE RATE & PRICE:** Click on the preferred rate
- **LOCK, FLOAT OR SAVE SCENARIO?** To Create/ Register loan, select either **Lock Loan** or **Float Loan**

- If xml was not imported, Borrower data and property address will need to be entered
- **LOAN PROCESSOR:** Choose Processor from dropdown list. If there is not a Processor on the loan, click N/A.
- You can add additional contacts to the loan if needed, by clicking the **+Add** button.
- At bottom right of screen, click **Float Loan** or **Lock Loan**



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07.06.26

PRICING: LOCK A FLOATED LOAN, EXTEND LOCK, RE-LOCK

REFLOAT A FLOATED LOAN

- If loan parameters change and the loan is **not yet locked**, you can refloat the loan at the new pricing parameters by clicking on **Float/Lock** button at top right of any screen within the loan.

LOCK A FLOATED LOAN

- To lock a loan previously registered as a float, click on the **Float/Lock** button at top right of any screen within the loan.

Loan Number 10000211383	Product Conforming - 30 Yr Fixed	Purpose Purchase	AE Joanne Espenshade
Status Initial Disclosures Requested	LTV / CLTV 95.00/95.00	Address 2028 North Marianna Avenue	AM N/A
Borrower Ron Tintin	FICO 793	DTI 7.97% / 12.42%	UW N/A
Loan Amount \$522,500	Note Rate 6.625%	Lock Info Not Locked	Closer N/A
		Channel Broker	

[Edit 1003](#)
[View Docs](#)
[Float/Lock](#)

EXTEND LOCK

- To Extend a lock, click on the **EXTEND LOCK** button at top right of any screen within the loan.
- On the pop up screen, change the Lock Expiration Date or choose the Quick Extend option.
- Click on **EXTEND LOCK**

Loan Number 10000211383	Product Conforming - 30 Yr Fixed	Purpose Purchase	AE Joanne Espenshade
Status Locked	LTV / CLTV 95.00/95.00	Address 2028 North Marianna Avenue	AM N/A
Borrower Ron Tintin	FICO 793	DTI 7.97% / 12.42%	UW N/A
Loan Amount \$522,500	Note Rate 6.625%	Lock Info 5/8 - 6/8	Closer N/A
		Channel Broker	

[Edit 1003](#)
[View Docs](#)
[Extend Lock](#)

RE-LOCK

- Re-lock requests should be emailed to rates@firstcolony.com

Request a Lock Extension

New Lock Expiration *

April 17, 2026 [Extend by 7 days](#)

Quick extend: [7 days](#) [14 days](#) [21 days](#) [30 days](#)

A maximum of 30 days is permitted. Weekends not available, dates are automatically moved to next business day.

Base Price	100.010
New expiration date	4/17/2026
Total Cost	-0.140
Final Price	99.870

[Cancel](#)
[Extend Lock](#)

UPLOAD 1003 IMPORT FILE TO EXISTING LOAN FILE

Skip this step if loan was created using a mismo file.

- Click on loan from pipeline
- Click on **Edit 1003**
- Click on **Import Mismo**
- This will update your 1003 data

Loan Estimate

AUS

Appraisal

Upload & Submit

UW

Closing Disclosure

Requested: -

Sent: -

Borrower Signed: -

LO Signed: -

Days Remaining: -

Loan Number 10000211352

Status Floated

Borrower Ron Tintin

Loan Amount \$522,500

Product Conforming - 30 Yr Fixed

LTV / CLTV 95.00/95.00

FICO 777

Note Rate 5.99%

Purpose Purchase

Address 2028 North Marianna Avenue

DTI 7.54% / 11.99%

Lock Info Not Locked

Channel Broker

AE Joanne Espenshade

AM N/A

UW N/A

Closer N/A

Edit 1003

View Docs

Float/Lock

1003 Loan Application

Overview

Borrower

Employment

Assets

Liabilities

Real Estate

Declarations

Demographics

Cash to Close

Loan and Property Info

Application Date

Estimated Closing Date

Loan Officer

Loan Officer Email

05/08/2026

Ryan McCormick LO

ryan@guarantytrust.com

Purpose

Loan Amount

LTV

Second Loan Amount

Purchase Refinance

\$ 522,500

95 %

\$ 0

CLTV

Compensation Type

Mortgage Type

Term

95 %

Borrower

Conventional

30 year

FICO

Amortization

Buydown Type

777

Fixed

None

Property Details

Street

Unit Number

City

State

Import Mismo

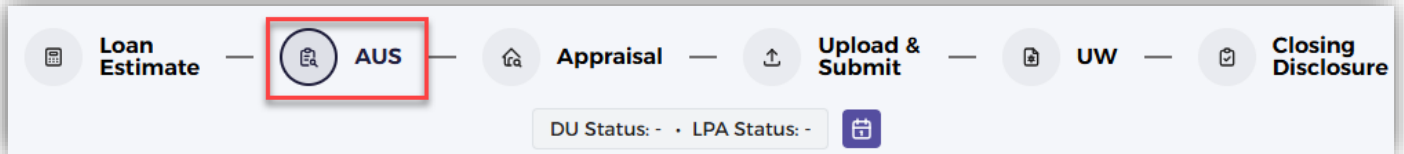
Save Progress

For additional information on managing Borrowers in the 1003, see the “MANAGING BORROWERS ON LOAN APPLICATIONS” section further in the Guide.

AUTOMATED UNDERWRITING

Click on **AUS** tab

DESKTOP UNDERWRITING (DU)



Click on Fannie Mae (DU) tab.

- Enter the **Credit Agency, Account/Username** and **Password**
- Enter **Credit Reference Number** for the borrower(s)
- Click **Save & Run**

If associating an existing Case File ID:

- Click on **Yes** to **Do you have a Case File ID?**
- Enter the **DU Case File ID**
- Enter **Credit Reference Number**
- Click **Save & Run**

Request AUS

Fannie Mae (DU)
Freddie Mac (LPA)
Dual Run (DU & LPA)

Do you have a DU Case File ID?
☒ No
☐ Yes

Request Type

Credit & Underwriting
Underwriting Only

Credit Agency
Test Credit Agency

Account/Username
abcde

Password

☐ Save Password

Application 1

Ron Tintin
*****-5641

12345

Save & Run

DU Results
04/07 - 5:50 PM

AUS Risk Class/Eligibility
Approve / Eligible

Appraisal Waiver Eligibility
Eligible

Reserves Required
\$ 0.00

Documentation - Self-Employed Income
N/A

Documentation - Assets
2 Months (s)

Findings
View findings

LOAN PROSPECTOR (LPA)

- Click on Freddie Mac (LPA) tab.
- Enter the **Credit Agency**
- Enter **Credit Reference Number** for the borrower(s)
- Click **Save & Run**

If associating an existing LPA Key,

- Click on **Yes** to **Do you have a LPA Key?**
- Enter the **LPA Key**
- Enter **Credit Reference Number**
- Click **Save & Run**

Request AUS

Fannie Mae (DU)

Freddie Mac (LPA)

Dual Run (DU & LPA)

Do you have a LPA Key?

☒ No
 ☐ Yes

Credit Agency

Equifax Mortgage Solutions

Application 1

Ron Tintin

5004463

*****5641

Save & Run

LPA Results

04/07 - 5:50 PM

AUS Risk Class/Eligibility	Accept / Ineligible
Reduced Appraisal Eligibility	Yes
Reserves Required	\$ 0.00
Documentation - Self-Employed Income	N/A
Documentation - Assets	N/A
Findings	View findings

DUAL RUN (DU & LPA)

- Click on **Dual Run (DU & LPA)** tab

NOTE: To use the Dual Run feature in CODA, you can import your DU or LPA findings if you have either, or you can run directly through the site.

- If associating an LPA Key and/or DU Case File ID:
 - Click on **Yes** to **Do you have a DU Casefile ID/LPA Key?**
 - Enter the **DU Case File ID/LPA Key**
- Enter the **Credit Agency, Account/Username** and **Password**
- Enter **Credit Reference Number** for the borrower(s)
- Click **Save & Run**

Request AUS

Fannie Mae (DU)
Freddie Mac (LPA)
Dual Run (DU & LPA)

Do you have a DU Case File ID?
☒ No
☐ Yes

Do you have a LPA Key?
☒ No
☐ Yes

Request Type

Credit & Underwriting
Underwriting Only

Credit Agency

Pick an Option

Account/Username

Password

☐ Save Password

Application 1

Ron Tintin
5004463

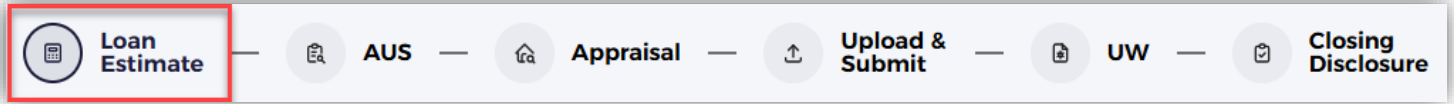
Save & Run
2

DU & LPA Results

Compare Dual Run	DU 04/07 - 5:50 PM	LPA 04/07 - 5:50 PM
AUS Risk Class/Eligibility	• Approve / Eligible	• Accept / Ineligible
Appraisal Waiver Eligibility	• Eligible	• Yes
Reserves Required	\$ 0.00	\$ 0.00
Documentation - Self-Employed Income	N/A	N/A
Documentation - Assets	2 Months (s)	N/A
Findings	View findings	View findings

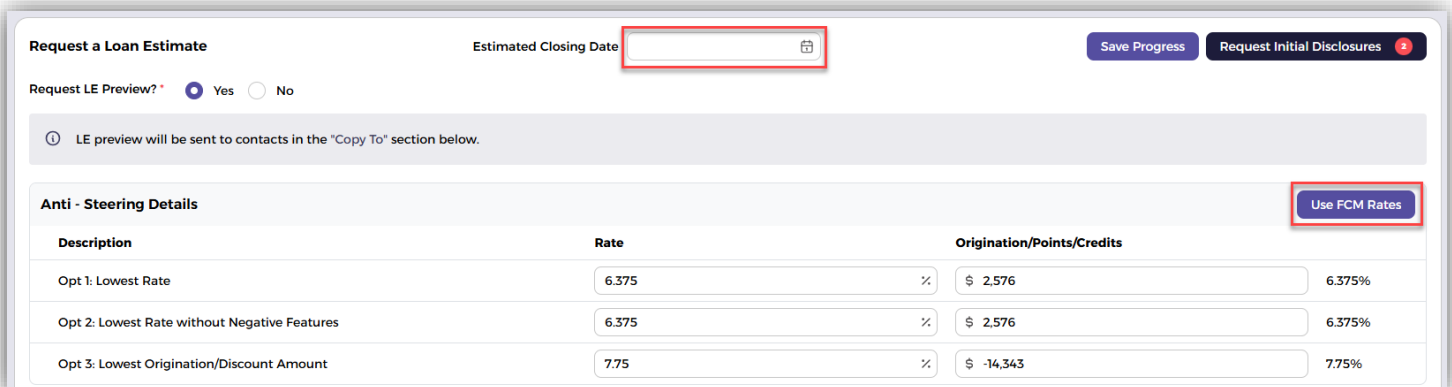
REQUEST INITIAL DISCLOSURES:

Click on **Loan Estimate** tab



REQUEST A LOAN ESTIMATE:

- Enter Closing Date in the **Estimated Closing Date** field
- Request LE Preview:** Select Yes or No
- If loan is **LENDER PAID**, click the **Use FCM Rates** button to populate Anti Steering details



Request a Loan Estimate Estimated Closing Date

Request LE Preview? ☒ Yes ☐ No

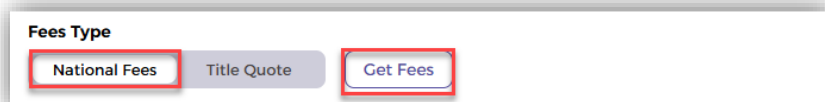
LE preview will be sent to contacts in the "Copy To" section below.

Description	Rate	Origination/Points/Credits
Opt 1: Lowest Rate	6.375	\$ 2,576 6.375%
Opt 2: Lowest Rate without Negative Features	6.375	\$ 2,576 6.375%
Opt 3: Lowest Origination/Discount Amount	7.75	\$ -14,343 7.75%

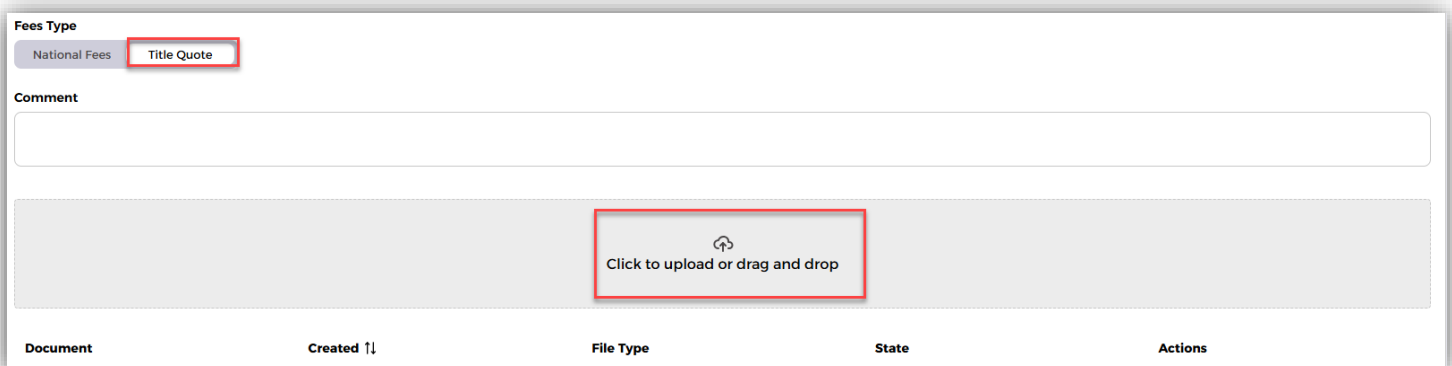
[Use FCM Rates](#)

FEES TYPE:

- Select **National Fees** if you *do not* have a Title Quote
- Click **Get Fees** button



- Select **Title Quote** if you have a Title Quote
 - Upload Title Quote in the **Click to Upload or drag and drop** section



Fees Type

☐ National Fees ☒ Title Quote

Comment

[Click to upload or drag and drop](#)

Document	Created	File Type	State	Actions
----------	---------	-----------	-------	---------

○ **FEES:**

- Add applicable fees
- If a fee is not listed, click **Add Custom Fee** to create a line for the fee

Fees

Description	Amount
3rd Party Processing Fee	\$ 0.00
Condominium Questionnaire	\$ 0.00
Credit Report	\$ 0.00
Verification of Employment Fee	\$ 0.00

Show more fees
Add Custom Fee

○ **COPY TO:**

- Click **Add Recipient** to add additional contacts to receive a copy of the Initial Disclosures

Copy to
Add recipient

Send Initial Disclosures to:

- Ron Tintin (Borrower)
- Ryan McCormick Lo (LO)

Name
Email

Cancel

- Click **Request Initial Disclosures** to submit

Request a Loan Estimate

Estimated Closing Date
5/29/2026

Save Progress
Request Initial Disclosures

Request LE Preview?
☒ Yes
☐ No

UPLOAD LOAN PACKAGE – SUBMIT TO UNDERWRITING

Click on **Upload & Submit** Tab



- **Click to upload or drag and drop section:** Upload loan package documents by either clicking on this section to add files, or by drag/drop into this section.
 - Once documents have been added to the screen, it will show as **SAVED-NOT SUBMITTED**.
 - If you intend to return and add more documents, documents added will be auto saved to the file.
 - Once all documents have been added, click **SUBMIT TO LENDER**
 - All documents uploaded will change from “Saved-Not Submitted” to **SUBMITTED TO LENDER**

Upload your Documents and Submit for Underwriting

Save Progress

Submit to Lender

To complete the submission process, upload your documents and click Submit to Lender.

Minimum Requirements:

Open Checklist

Estimated Closing Date

5/29/2026

Click to upload or drag and drop

Document	Created ↑↓	State	Actions
Loan Package 1	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	🔄 👁 🗑
Loan Package 2	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	🔄 👁 🗑
Loan Package 3	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	🔄 👁 🗑
Loan Package 4	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	🔄 👁 🗑



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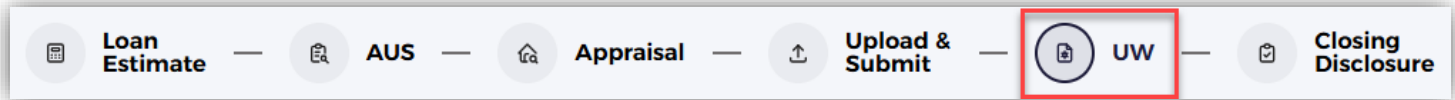


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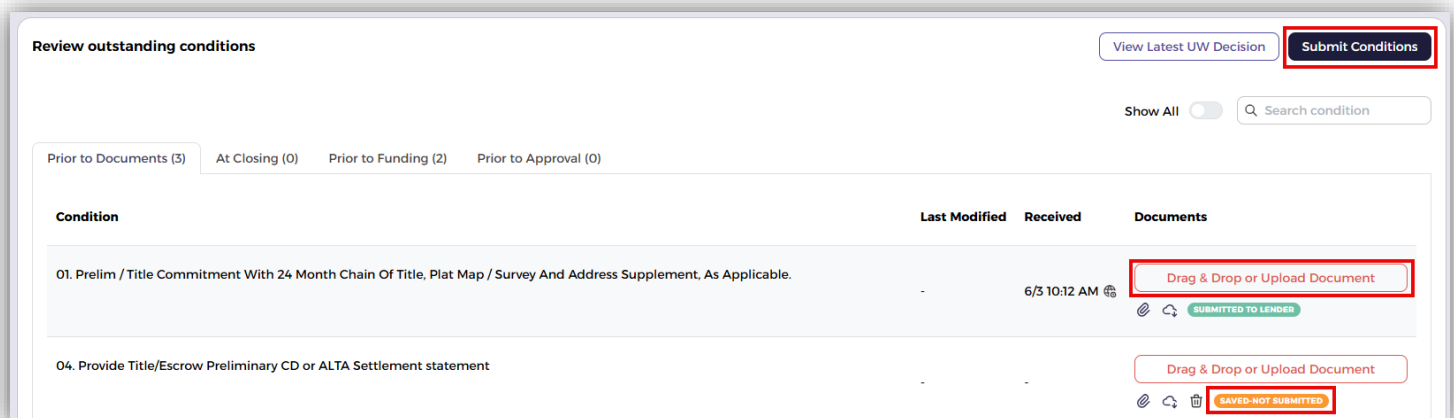
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UNDERWRITING APPROVAL AND UPLOADING CONDITIONS



- To view Underwriting conditions, go to **UW** tab in the Loan Tracker
- The Underwriting Decision can be viewed in 3 locations:
 - **VIEW LATEST UW DECISION** on the UW screen
 - **VIEW DOCS** -> Important Folder
 - **UW** Tab in CODA
- Outstanding conditions are listed on the **UW** tab
 - To review cleared conditions, click the **SHOW ALL** toggle button
- To upload your conditions, you can either:
 - Click on **Drag & Drop or Upload Document button** next to the condition to upload your PDF document for that condition
 - OR you can **drag & drop** your PDF document directly to the condition
 - You will see a paper clip for each document uploaded. This allows you to click and view the document you uploaded. It will show as **SAVED-NOT SUBMITTED**.
- After uploading documents to all applicable conditions:
 - If you intend to return and add more documents, documents added will be auto saved to the file.
 - Once all documents have been added and saved, click **SUBMIT CONDITIONS**
 - All documents uploaded will change from “Saved-Not Submitted” to **SUBMITTED TO LENDER**



ORDER APPRAISAL

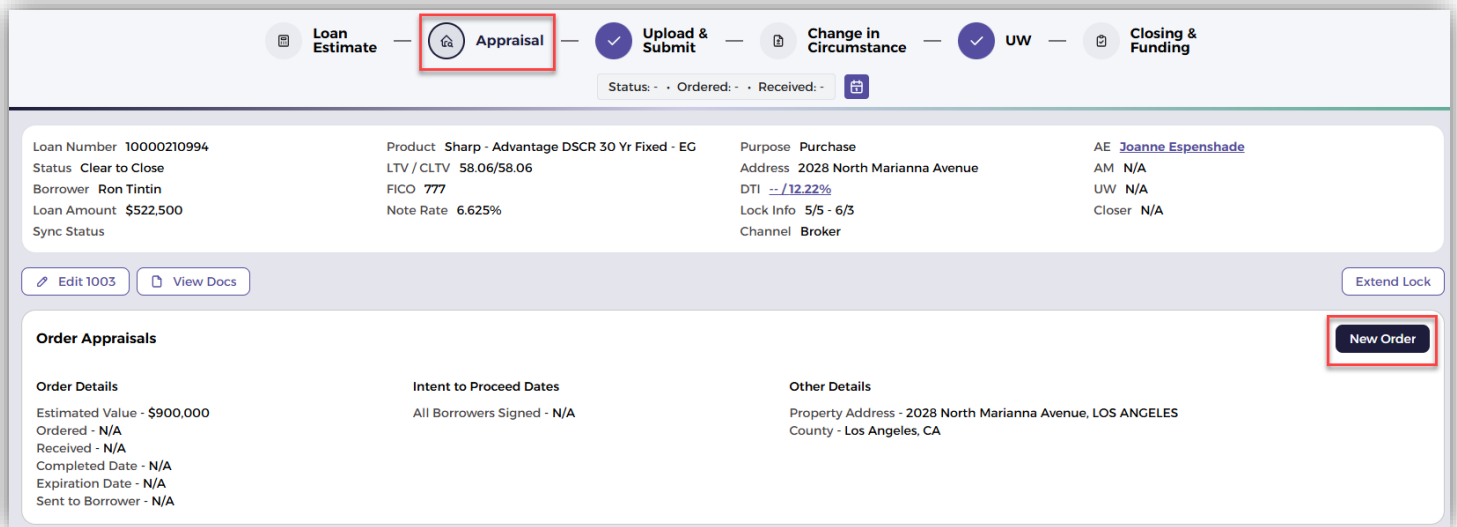
Click on **Appraisal** Tab



- Click on **New Order**

NOTE : Before you can proceed with New Order:

- Intent to Proceed must be signed
- FHA Case Number assigned (if applicable)
- Borrower's Email must be entered in 1003 in CODA
- VA Appraisals must be ordered through WebLGY



Loan Estimate — **Appraisal** — Upload & Submit — Change in Circumstance — UW — Closing & Funding

Status: - - Ordered: - - Received: -

Loan Number 10000210994	Product Sharp - Advantage DSCR 30 Yr Fixed - EG	Purpose Purchase	AE Joanne Espenshade
Status Clear to Close	LTV / CLTV 58.06/58.06	Address 2028 North Marianna Avenue	AM N/A
Borrower Ron Tintin	FICO 777	DTI -- /12.22%	UW N/A
Loan Amount \$522,500	Note Rate 6.625%	Lock Info 5/5 - 6/3	Closer N/A
Sync Status		Channel Broker	

[Edit 1003](#) [View Docs](#) [Extend Lock](#)

Order Appraisals

Order Details

Estimated Value - \$900,000
Ordered - N/A
Received - N/A
Completed Date - N/A
Expiration Date - N/A
Sent to Borrower - N/A

Intent to Proceed Dates

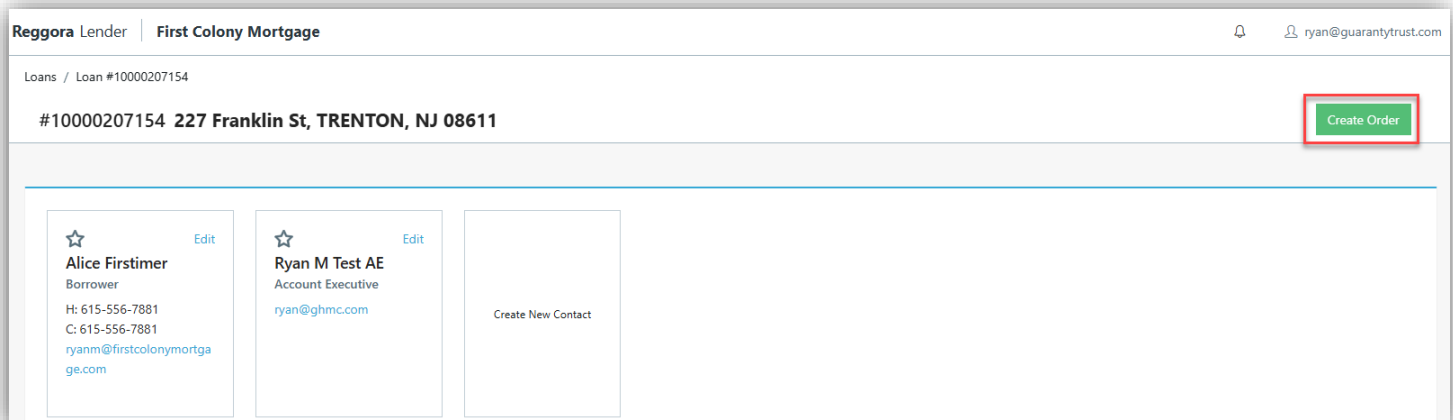
All Borrowers Signed - N/A

Other Details

Property Address - 2028 North Marianna Avenue, LOS ANGELES
County - Los Angeles, CA

[New Order](#)

- Click on **Create Order**



Reggora Lender | First Colony Mortgage

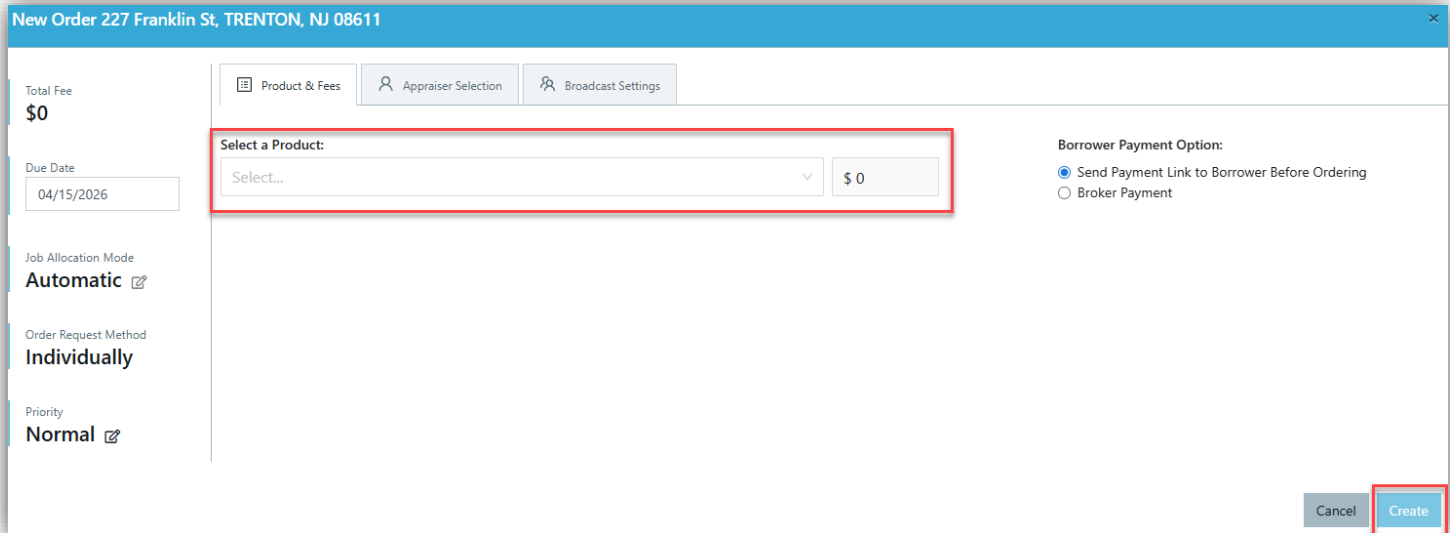
Loans / Loan #10000207154

#10000207154 227 Franklin St, TRENTON, NJ 08611

[Create Order](#)

☆ Edit Alice Firstimer Borrower H: 615-556-7881 C: 615-556-7881 ryanm@firstcolonymortgage.com	☆ Edit Ryan M Test AE Account Executive ryan@ghmc.com	Create New Contact
--	--	---------------------------

- Choose product type under **Select a Product** drop down menu.
- The **Priority** defaults to Normal Order. If needing a RUSH, change Priority to RUSH.
- Borrower Payment defaults to paid by the Borrower. If the Broker is paying on behalf of the Borrower, choose **Broker Payment** (payment information will then be entered on the **Payment** tab within the appraisal order).
- Click **Create**



New Order 227 Franklin St, TRENTON, NJ 08611

Total Fee: \$0

Due Date: 04/15/2026

Job Allocation Mode: Automatic

Order Request Method: Individually

Priority: Normal

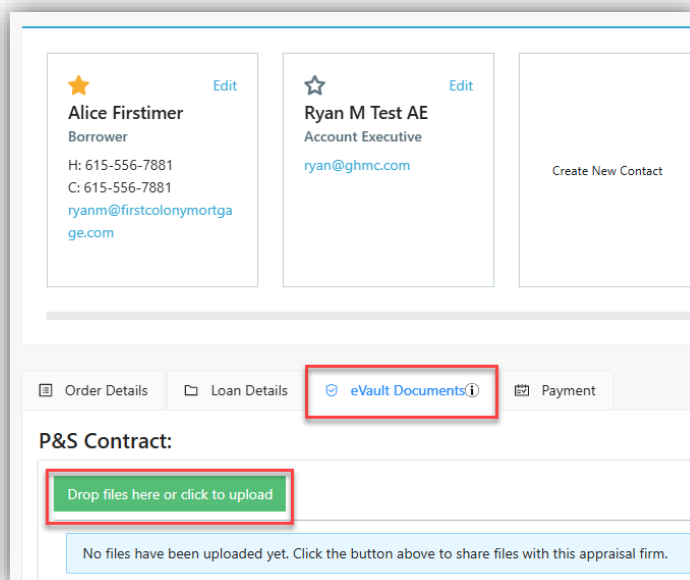
Select a Product: [Select...] \$ 0

Borrower Payment Option:

- ☒ Send Payment Link to Borrower Before Ordering
- ☐ Broker Payment

Cancel Create

- **Appraisal Fee Payment Request** is sent to the borrower's email address. Once payment is accepted, the order will proceed with assignment.
- Sales Contract (P&S) should be uploaded on Purchase transactions to the **eVault Documents** tab.
- Drag document to the screen or click to upload



Alice Firstimer
Borrower
H: 615-556-7881
C: 615-556-7881
ryanm@firstcolonymortgage.com

Ryan M Test AE
Account Executive
ryan@ghmc.com

Create New Contact

Order Details Loan Details **eVault Documents** Payment

P&S Contract:

Drop files here or click to upload

No files have been uploaded yet. Click the button above to share files with this appraisal firm.



- Appraisal details can be found within the Appraisal tab under **Order Appraisals**.
- **Appraisal** is emailed to the Loan Officer, and can also be found in 2 locations in CODA:
 - **View Docs** in the Appraisal folder
 - **Appraisal tab -> Manage Order -> click on Loan # -> Submission Tab – View PDF**



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CHANGE IN CIRCUMSTANCE (CIC) REQUESTS

- The CIC can be requested after Initial Disclosures have gone out

Click **Change in Circumstance** tab

✓ Loan Estimate

—

✓ AUS

—

✓ Appraisal

—

✓ Upload & Submit

—

✓ Change in Circumstance

—

UW

—

Closing Disclosure

- CIC must be submitted within 3 business days of the change
- Complete **Date of Change**, **Reason for Change** and any **details**
- Fees** can be added by clicking on **Add Custom Fee**

Request Change in Circumstance

Submit Request

Date of Change *

Pick a date

Reason for Change *

Select reasons

Please provide any additional details associated with the change, and that field should be required for all changes

Type details

Fees

Supporting Documents

Add Custom Fee

Description	Amount	Paid By	Paid To
Fee name	\$ 0	Paid by	Paid to

- Documents can be added by clicking on **Supporting Documents**

- **Click to upload or drag and drop section:** Upload documents by either clicking on this section to add files, or by drag/drop into this section

Fees
Supporting Documents

Click to upload or drag and drop



No documents added yet

- Click **Submit Request**

Request Change in Circumstance

Submit Request

CIC HISTORY

- All Change in Circumstance requests will be listed at the bottom of the page in the **Change in Circumstance** tab.

Fees
Supporting Documents

Add Custom Fee



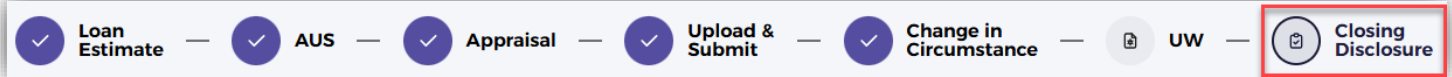
No Fees Available

Filter

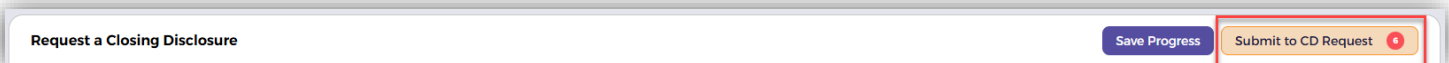
Request Type	Requested Change	Date Added	Status
Change of Circumstance	Other - Explanation Required	6/3/2026	SUBMITTED
Change of Circumstance	Sales price / Appraised Value Update	6/1/2026	SUBMITTED
Change of Circumstance	Initial Rate Lock	5/12/2026	SUBMITTED

SUBMIT CLOSING DISCLOSURE REQUEST

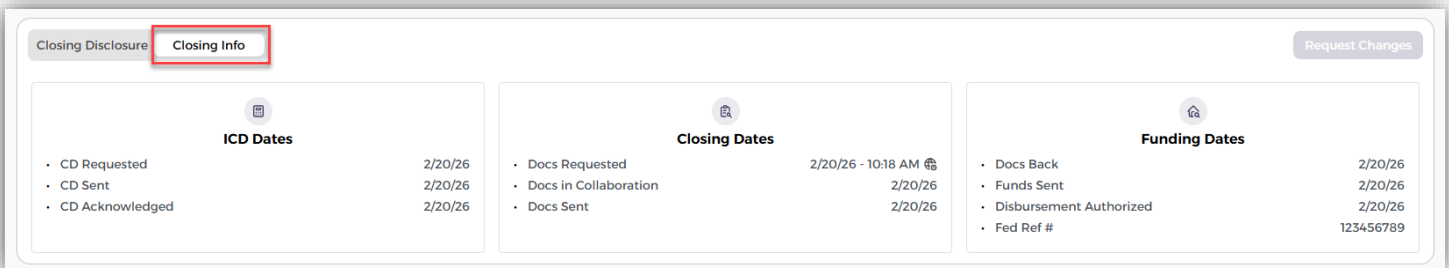
Click on **Closing Disclosure** tab



- To request the Initial CD, go to **CLOSING DISCLOSURE** from the Loan Tracker
- Confirm information in screen and complete applicable fields
- Click on **SUBMIT TO CD REQUEST** button.
 - If required information is missing, it will be indicated by the number of fields to correct on the button.
 - Pressing the button will indicate which fields need to be updated.
 - Clicking **GO TO FIELD** will take you to the field to be updated.
 - If you are not ready to submit your request, you can click **SAVE PROGRESS** and return to complete your request at a later date.

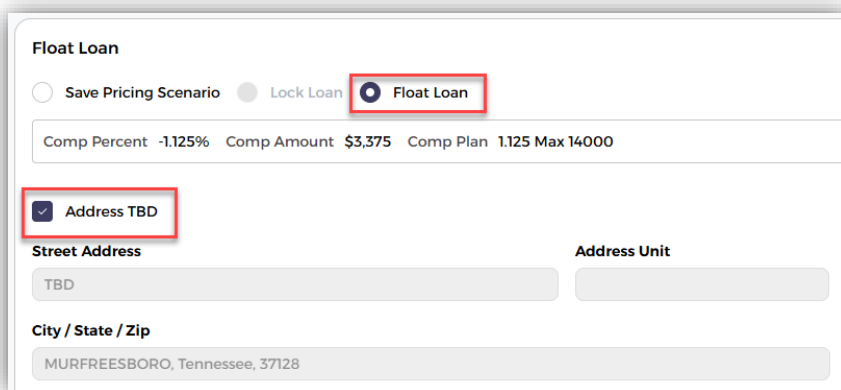


- Once the CD has been sent, a **CLOSING INFO** tab will appear on the **CLOSING & FUNDING** tab
- By clicking on this tab, you can view Important Dates for ICD, Closing & Funding of the loan



TBD PROPERTY FILE SUBMISSIONS

- **Price a Loan:** Register loan as **Float**
 - Click checkbox for **Address TBD** on the Price a loan page
- **AUS** should be run as TBD
- The Loan Submission Package Upload should include:
 - The **Credit Package**
 - Please include a printed **1003** with address as TBD and anticipated City, State and Zip in Loan Package submission.
 - NOTE: 1003 must be dated for when borrower first sought TBD approval.



Float Loan

☐ Save Pricing Scenario
 ☐ Lock Loan
 ☒ Float Loan

Comp Percent -1.125% Comp Amount \$3,375 Comp Plan 1.125 Max 14000

☒ Address TBD

Street Address Address Unit

TBD

City / State / Zip

MURFREESBORO, Tennessee, 37128

When a Sales Contract has been executed, the following are required:

- **Sales Contract:** Upload as a Condition on the **UW** tab
- **Refloat or Lock Loan:** Loan must be refloated or locked with the property address
 - Reprice loan, and **unclick Address TBD** checkbox. You can then add the property address and either **re-float** or **Lock** the loan.
- **Request Initial Disclosures:** Once the loan has been refloated/locked with the property address, the **Loan Estimate** tab will be available in CODA on broker transactions.
- **Non-Delegated Correspondents** must prepare, send to borrower(s) and upload Initial Disclosures to the **UW** tab.

Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

TBD FAQ:

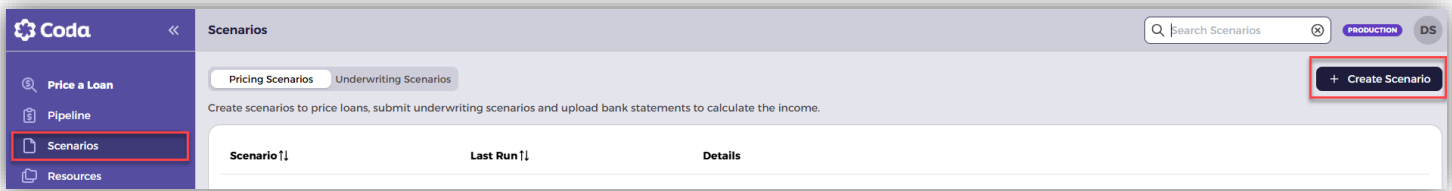
- All Products are eligible.
- Program allows only one property update.
 - Once property has been established from TBD, no other property changes are allowed.

SCENARIOS (PRICING & UNDERWRITING)

Pricing and Underwriting scenarios can be saved in CODA.

PRICING SCENARIOS

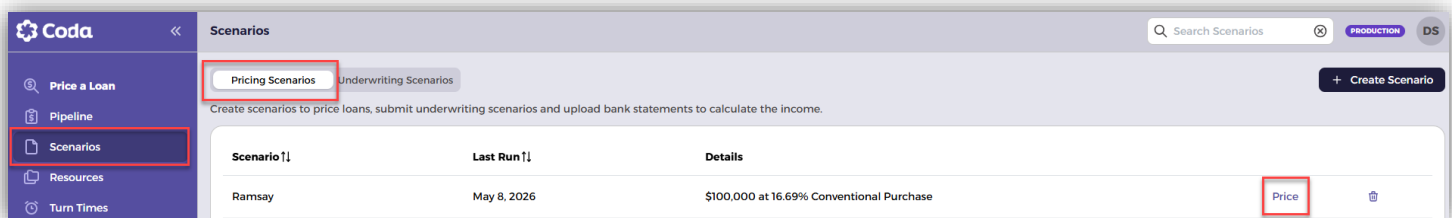
- Click **SCENARIOS** from the left side menu
- Click **+Create Scenario**



- Enter loan level data and click **Create Pricing Scenario**
- Choose product and rate, name it and click **Save Pricing Scenario**



- Pricing Scenario will be saved to **Scenarios** page
- Click **Pricing Scenarios** to view saved pricing scenarios

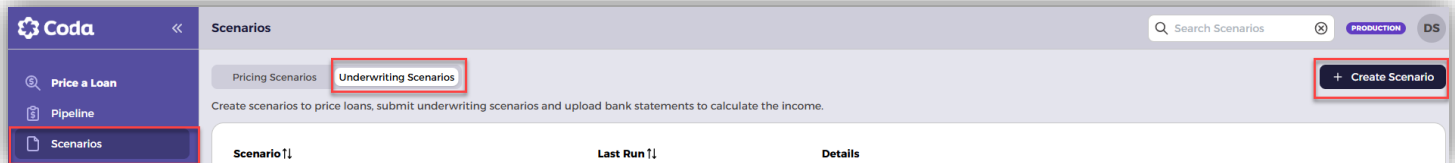


- Click **Price** on scenario to view current pricing of each saved scenario.
 - To create loan from saved scenario, after choosing product and rate, under **Save Pricing Scenario**, click **Show More Options**, then click **Float** or **Lock**.
 - Enter Borrower and property information and click **Float** or **Lock** loan.

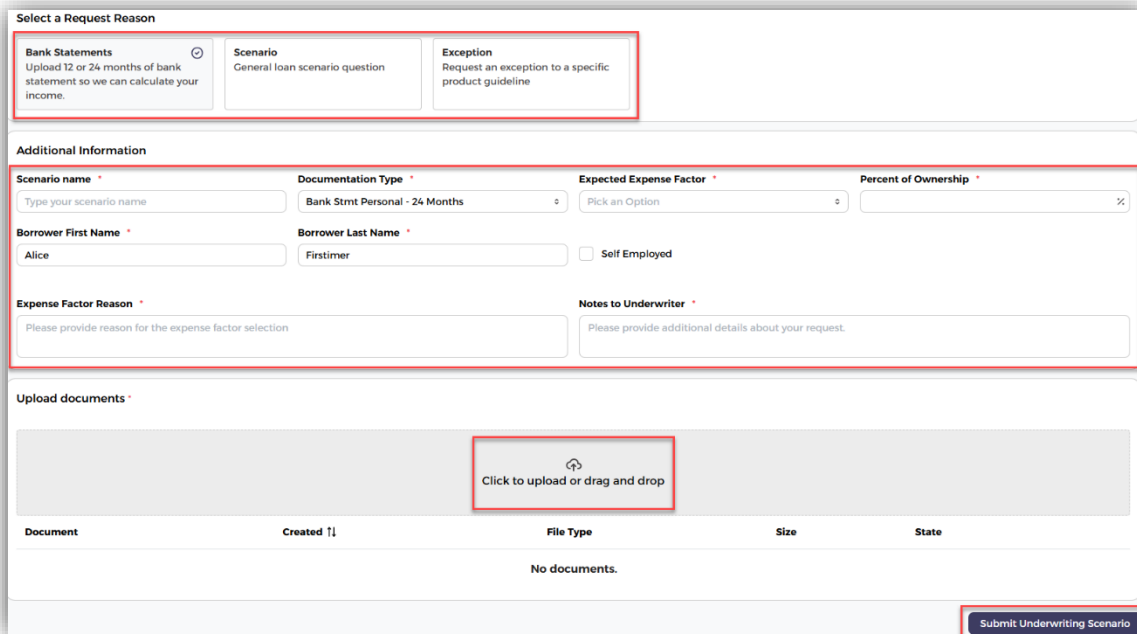
UNDERWRITING SCENARIOS

Currently only available on NON-QM products

- Click **SCENARIOS** from the left side menu
- Click **+Create Scenario**

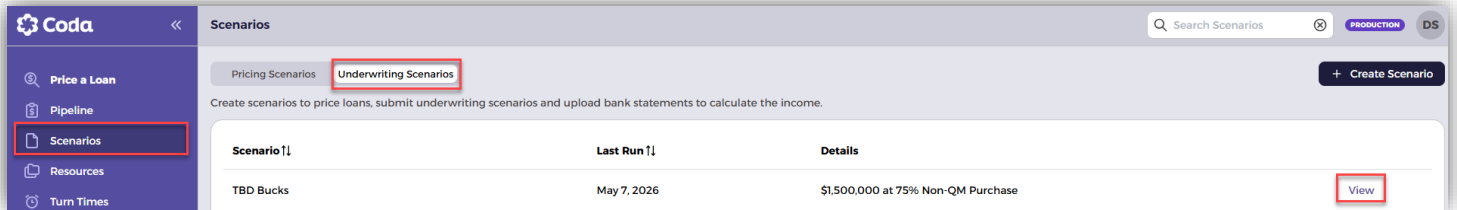


- Enter loan level data and click **Create UW Scenario**
- **Select a Request Reason:** Choose applicable request
- Provide additional information pertaining to your borrower, and upload supporting documents
- Click **Submit Underwriting Scenario**



- Scenario will be reviewed by FCM Underwriting Scenario Team
- Underwriting response will be sent to the Loan Officer from scenarios@firstcolony.com
- Underwriting Scenario will be saved to **Scenarios** page

- Click **Underwriting Scenarios** to view saved underwriting scenarios
 - Click **View** on scenario to add additional documentation if needed, and click **Re-Submit**



The screenshot shows the Coda Scenarios interface. The left sidebar has a 'Scenarios' menu item highlighted. The main area shows a table of scenarios. The 'Underwriting Scenarios' tab is active. A table lists scenarios with columns for Scenario ID, Last Run, and Details. One scenario, 'TBD Bucks', is listed with a 'View' button next to it.

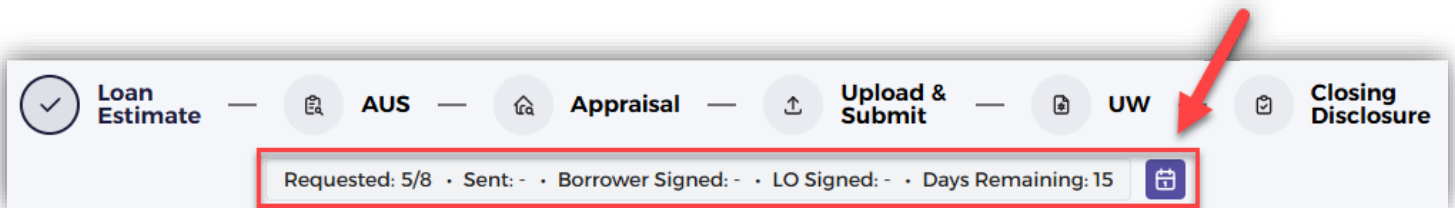
Scenario ID	Last Run	Details
TBD Bucks	May 7, 2026	\$1,500,000 at 75% Non-QM Purchase

IMPORTANT DATES TRACKER

- Important dates for loan level events are displayed in the **IMPORTANT DATES** section

There are two easy ways to access:

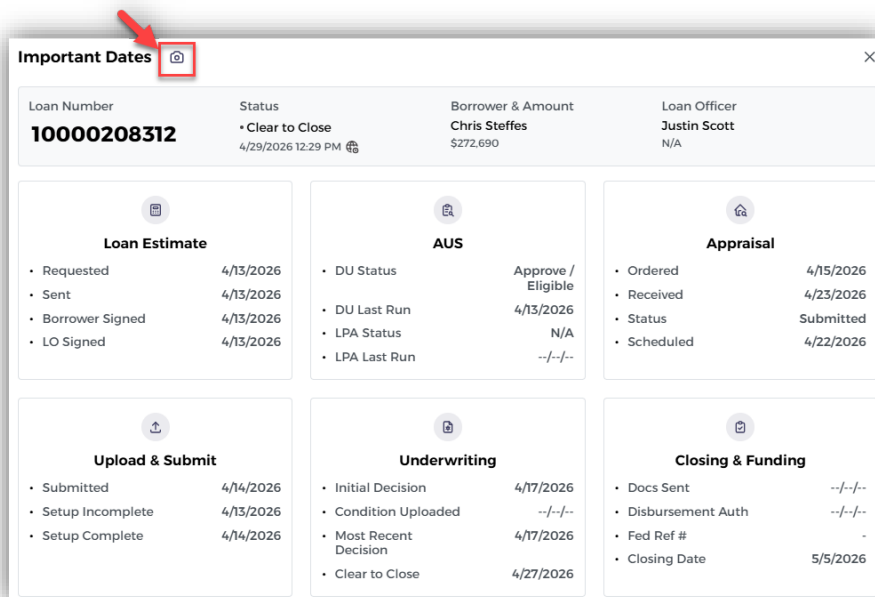
- IMPORTANT DATES** within loan – click on the calendar icon from the Loan Status bar to view progress



- From Pipeline view, click on eyeball icon

Lock Status	Loan Info	Borrower & Amount	Address	Purpose	Status	Loan Officer	Updated & Created	Details
 15 days	10000209658 Conforming 30 Yr Fixed	Ron Tintin \$522,500	2028 North Marianna Avenue	Purchase	• Initial Disclosures Requested 5/8/2026	Ryan McCormick LO	5/8/2026 6:04 PM 4/23/2026 12:02 PM	

Additionally, you can print the important dates by clicking the camera icon from within the **IMPORTANT DATES** view



The screenshot shows the "Important Dates" view for loan number 10000208312. A red arrow points to a camera icon in the top right corner. The view displays a summary of the loan and a detailed timeline of events.

Loan Number	Status	Borrower & Amount	Loan Officer
10000208312	• Clear to Close 4/29/2026 12:29 PM	Chris Steffes \$272,690	Justin Scott N/A

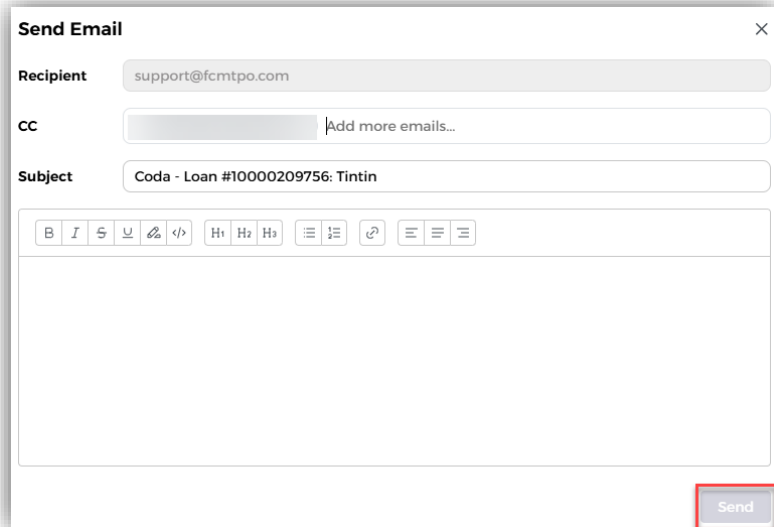
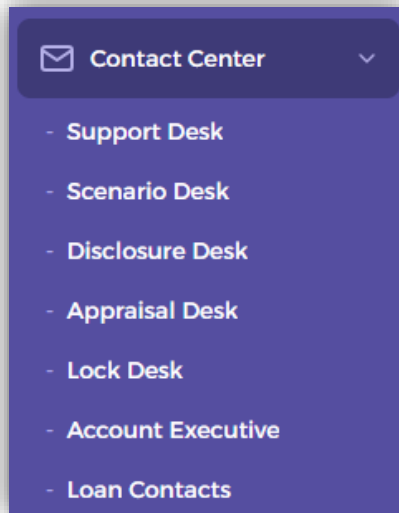
Loan Estimate	AUS	Appraisal
• Requested 4/13/2026	• DU Status Approve / Eligible	• Ordered 4/15/2026
• Sent 4/13/2026	• DU Last Run 4/13/2026	• Received 4/23/2026
• Borrower Signed 4/13/2026	• LPA Status N/A	• Status Submitted
• LO Signed 4/13/2026	• LPA Last Run --/--/--	• Scheduled 4/22/2026

Upload & Submit	Underwriting	Closing & Funding
• Submitted 4/14/2026	• Initial Decision 4/17/2026	• Docs Sent --/--/--
• Setup Incomplete 4/13/2026	• Condition Uploaded --/--/--	• Disbursement Auth --/--/--
• Setup Complete 4/14/2026	• Most Recent Decision 4/17/2026	• Fed Ref # -
	• Clear to Close 4/27/2026	• Closing Date 5/5/2026

FCM CONTACTS

The **CONTACT CENTER** is located on the bottom left side menu

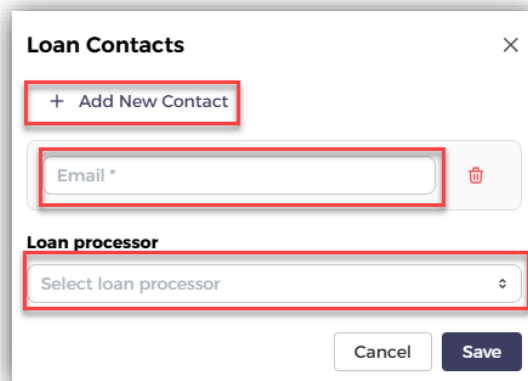
- To email an FCM Contact, from the **Contact Center**, click the appropriate contact
- FCM Account Executive is automatically cc'd
- Type message and click **Send**



SETTING UP LOAN LEVEL NOTIFICATIONS

Note: Loan Level Notifications need to be set up on each loan. This is at the loan level.

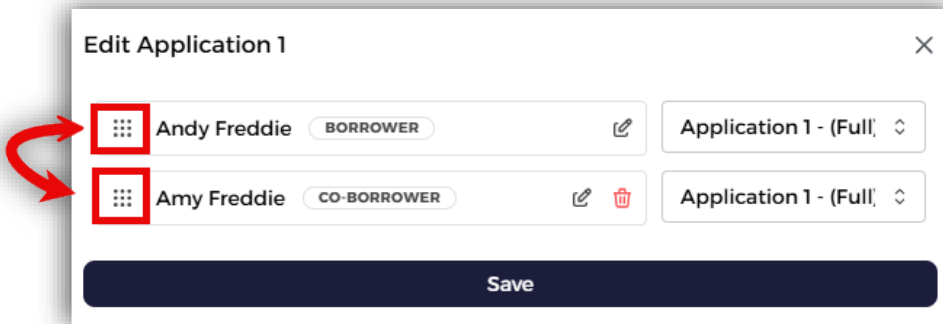
- From the Contact Center, click on **Loan Contacts**
- Click the **+Add New Contact** button and add email(s)
- To add or change a Processor, click the dropdown and choose the Processor from your company
- Click **Save**



MANAGING BORROWERS ON LOAN APPLICATIONS:

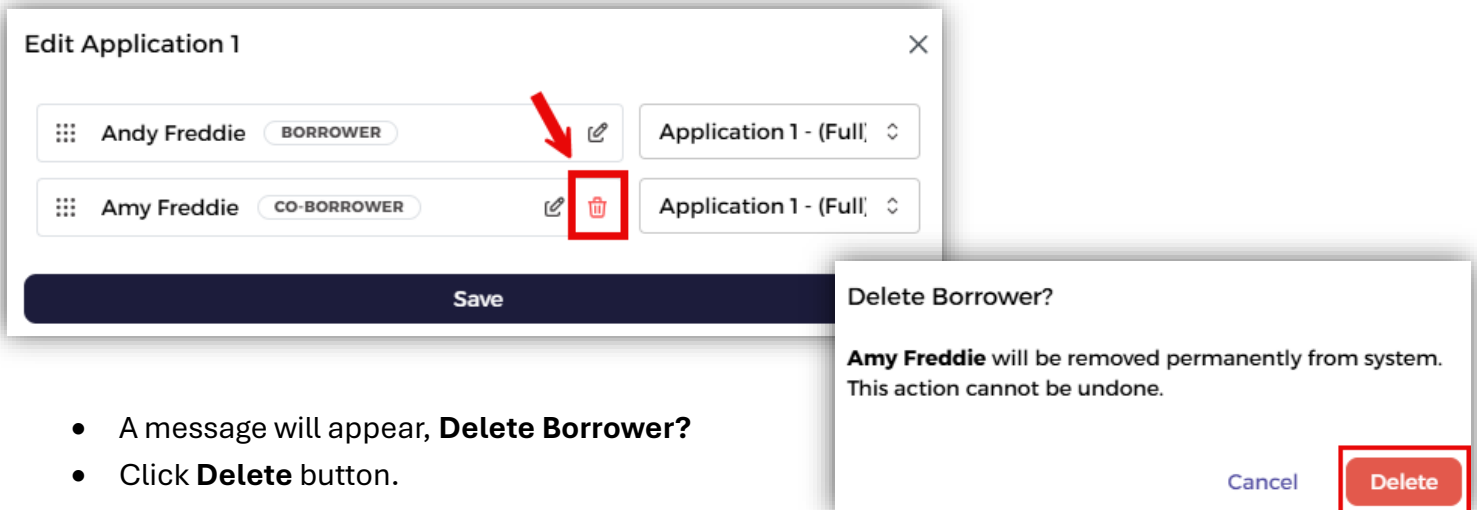
If you need to reposition the borrowers on an Application:

- Go to **Edit 1003**, then click on the **Borrower** tab.
- Click the **square grid** icon and drag the borrower up or down to the intended position.
- Click **Save**.



DELETING A BORROWER:

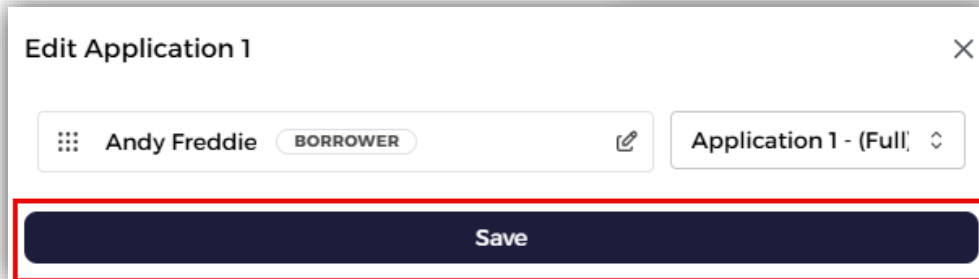
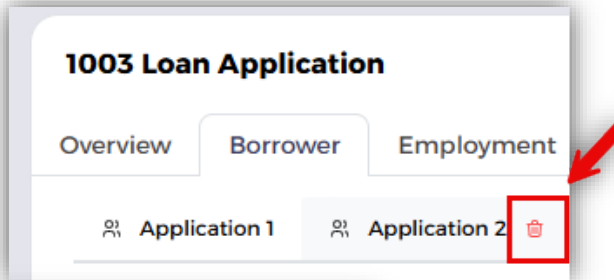
- To delete a Co-Borrower, click on **Manage Borrowers**, and click the **trash can** icon and then click **Save**.
- To delete the primary Borrower, you would first need to change the position by moving them to the Co-Borrower position. You can then delete that borrower.



- A message will appear, **Delete Borrower?**
- Click **Delete** button.

DELETE AN ENTIRE APPLICATION:

- Click the **trash can** icon to the right of the Application tab.
- Click **Save**.

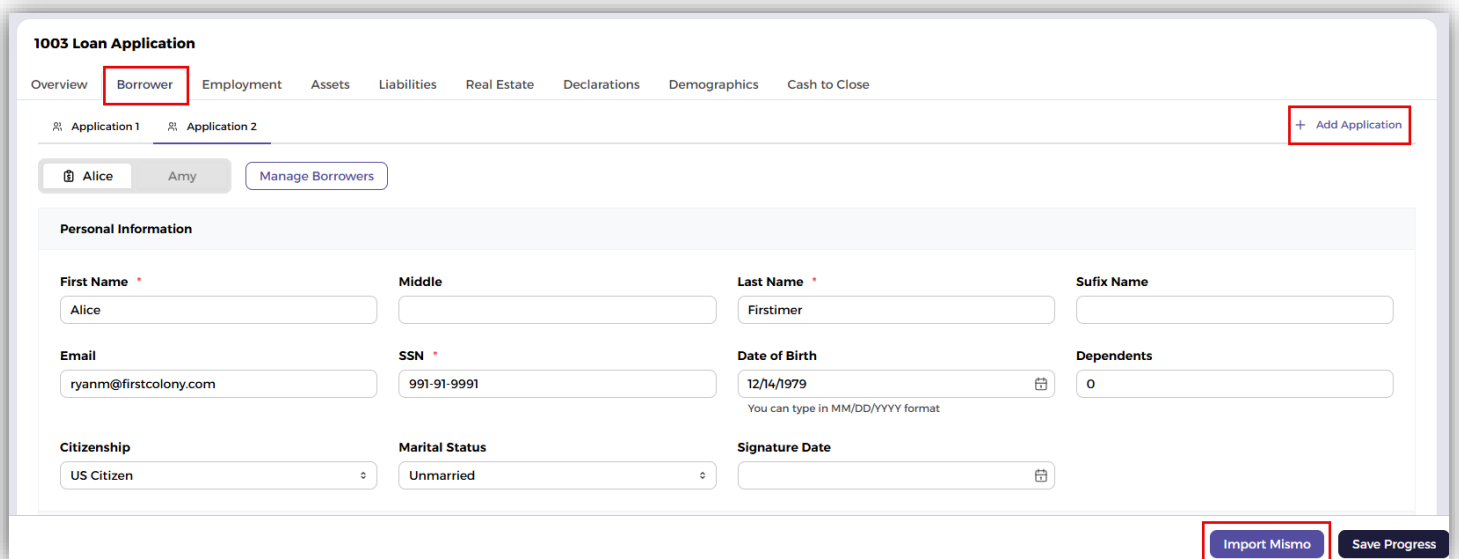


ADD AN ADDITIONAL APPLICATION:

There are 2 options:

Go to **Edit 1003**:

- Click **Import Mismo** to bring in the 1003 data of the additional borrower(s).
- OR you can click the **+Application** button on the **Borrower** tab to manually add.



1003 Loan Application

Overview **Borrower** Employment Assets Liabilities Real Estate Declarations Demographics Cash to Close

Application 1 Application 2 + Add Application

Alice Amy Manage Borrowers

Personal Information

First Name * Middle Last Name * Suffix Name

Alice Firstimer

Email SSN * Date of Birth Dependents

ryanm@firstcolony.com 991-91-9991 12/14/1979 0

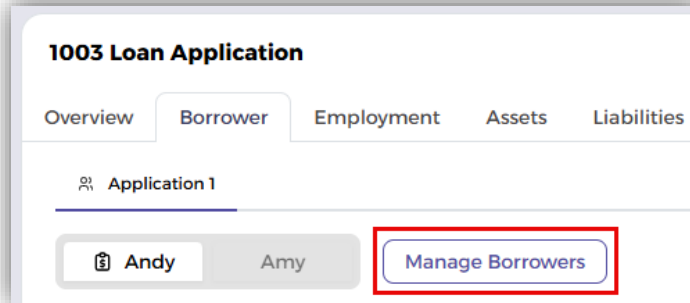
Citizenship Marital Status Signature Date

US Citizen Unmarried

Import Mismo Save Progress

MOVING BORROWERS FROM ONE APPLICATION TO ANOTHER APPLICATION:

- Click **Manage Borrowers**



1003 Loan Application

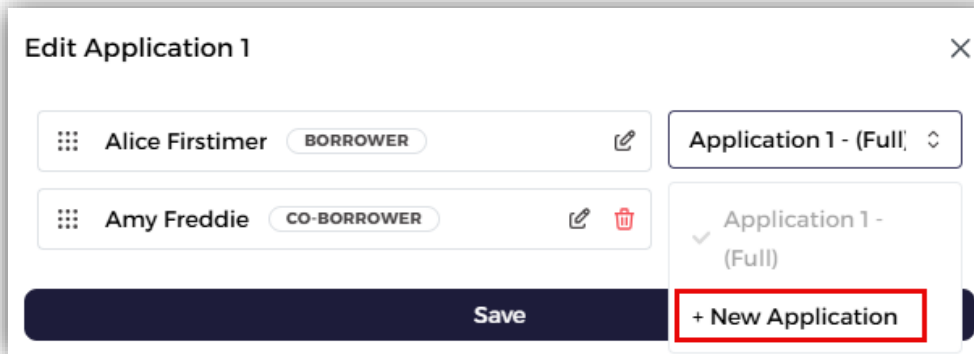
Overview Borrower Employment Assets Liabilities

Application 1

Andy Amy **Manage Borrowers**

TO START A 2ND APPLICATION:

- Click the dropdown to choose **+New Application** for the intended Borrower. This puts the Borrower on a New Application.
- Click **Save**.



Edit Application 1

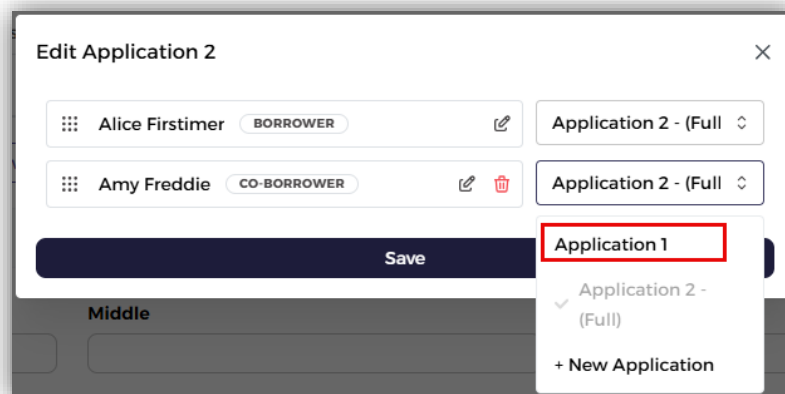
Alice Firstimer BORROWER Application 1 - (Full)

Amy Freddie CO-BORROWER Application 1 - (Full)

Save + New Application

TO MOVE BORROWERS BETWEEN 2 OR MORE APPLICATIONS:

- Click the dropdown to choose the intended Application to move the Borrower to.
- Click Save.



Edit Application 2

Alice Firstimer BORROWER Application 2 - (Full)

Amy Freddie CO-BORROWER Application 2 - (Full)

Save Application 1

Application 2 - (Full)

+ New Application