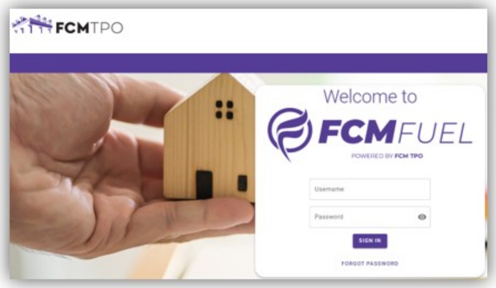
FCMTPO

FCMFUEL QUICK GUIDE
BROKER

STEP 1: Login

- Go to https://fuel.fcmtpo.com/login
- Login with your credentials.

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

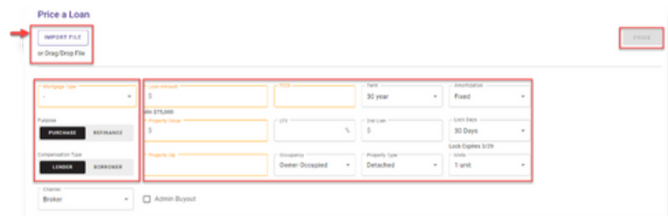


STEP 2: Create/Price and Register Loan

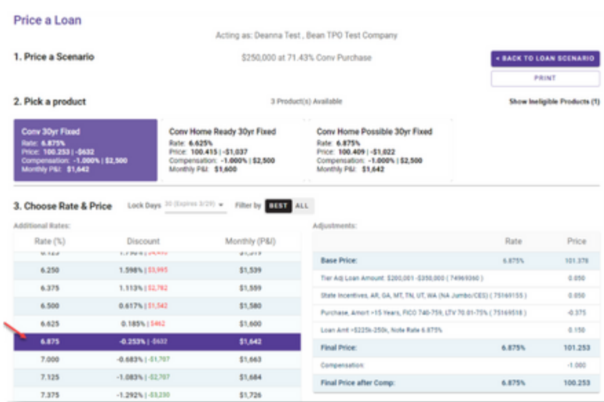
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

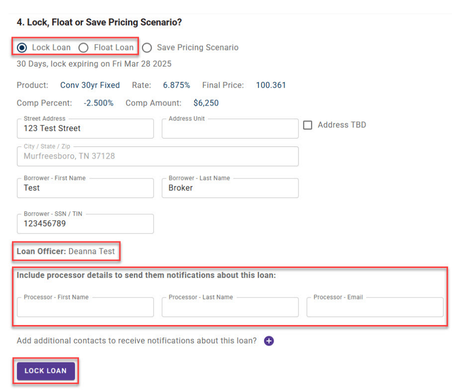
- Click on **Price a Loan** button on Home Page.
- If 1003 file is available: Import 1003 by clicking **IMPORT FILE** button or **Drag/Drop File** onto the screen.
  — Fill in applicable fields that did not auto-populate from import.
- If you do **NOT** have a 1003 file, enter loan level data in this screen including the indicated required fields.

Note: Channel Field defaults to your Company's designated channel at product level.



- Select **"LENDER"** or **"BORROWER"** for Compensation Type.
- Click on **PRICE** button.
- Select desired **Rate/Price.**
- To Create/Register loan, select either **"Lock Loan"** or **"Float Loan"** option.
- **Loan Officer** is listed that was selected for pricing – if this is **NOT** the correct Loan Officer, go to top of screen and click **"Back to Loan Scenario"**. At top of screen, under **"Act As"**, choose correct Loan Officer from the dropdown field, then click **"Price"**. This ensures the loan will be put in the correct Loan Officer's name.
- Include **Processor** details to send notifications: enter Processor's name and email to ensure they receive notifications on the loan (optional).
- If there are additional contacts to add to the loan, click the + to add additional contacts.
- At bottom of screen, click **LOCK LOAN** or **FLOAT LOAN** button.





Note: Please reference TBD Property File Submissions section for more information on TBDs.

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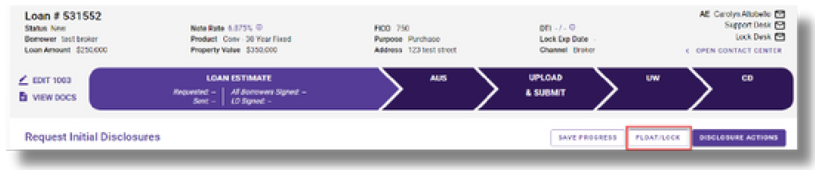
STEP 3: Lock a Floated Loan, Extend Lock, Re-Lock

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 or from the pipeline screen.

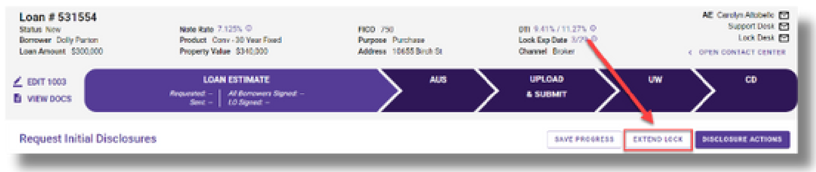


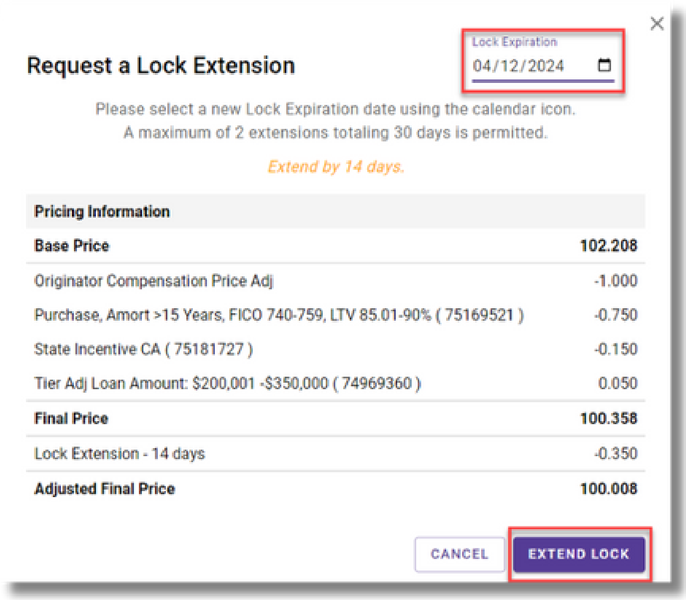
Extend Lock

• To Extend a Lock click on the **EXTEND LOCK** button that is available on every tab within the loan.

• On the pop up screen, change the **Lock Expiration Date** to see the updated Pricing Information.

• Click on **EXTEND LOCK** when complete.





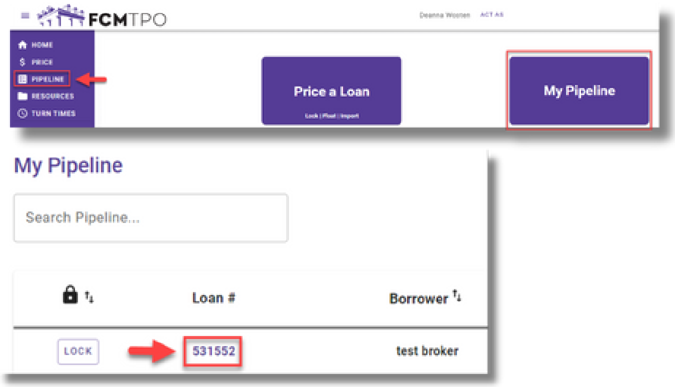
Re-Lock

• Re-Lock requests should be emailed to rates@fcmtpo.com.

STEP 4: Upload 1003 Import File to Existing Loan File

Skip this step if loan was created by 1003 Import method in STEP 2.

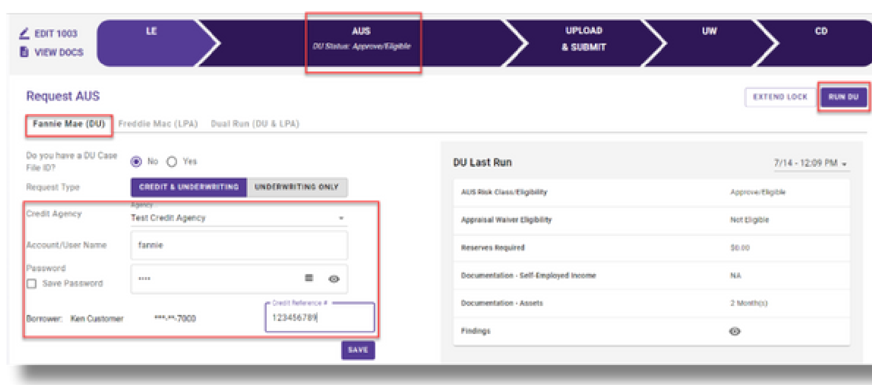
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



STEP 5: Automated Underwriting

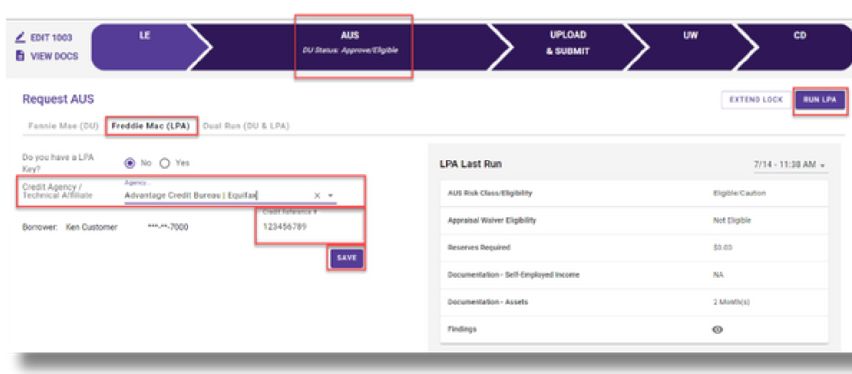
Desktop Underwriting (DU)

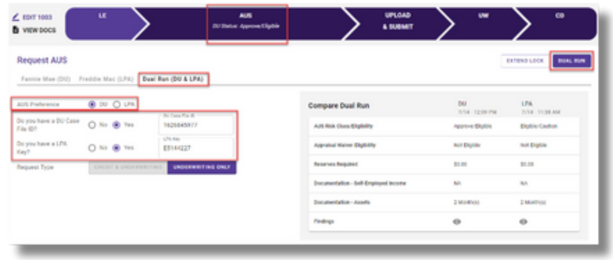
- Click on **Fannie Mae (DU)** tab.
  — If associating an existing Case File ID:
- Click on **Yes** to **Do you have a Case File ID?**
- Enter the **DU Case File ID.**
- Click on the **Run DU** button to submit.
  — If running DU:
- Enter the **Credit Agency, Account/User Name**, and **Password**.
- Enter the **Credit Reference #** for the borrower(s).
- Click on **Save**.
- Click on the **Run DU** button to submit.



Loan Prospector (LPA)

- Click on **Freddie Mac (LPA)** tab.
  — If associating an existing LPA Key:
- Click on **Yes** to **Do you have a LPA Key?**
- Enter the **LPA Key.**
- Click on the **Retrieve LPA** button to submit.
  — If running LPA:
- Enter the **Credit Agency/Technical Affiliate.**
- Enter the **Credit Reference #** for the borrower(s).
- Click on **Save.**
- Click on the **Run LPA** button to submit.





Dual Run (DU & LPA)

• Click on **Dual Run (DU & LPA)** tab.

Note: To use the Dual Run feature in FCM FUEL, 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:

• If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**

• Enter the **DU Case File ID.**

NOTE: You do not need a DU Case File ID to use the Dual Run feature.

• If you have a LPA Key, click on **Yes** to **Do you have a LPA Key?**

• Enter the **LPA Key.**

NOTE: You do not need a LPA Key to use the Dual Run feature.

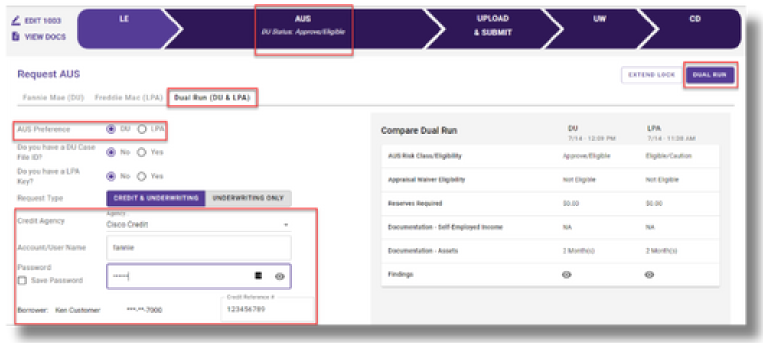
• Click on Dual Run to submit.

— If not associating an LPA Key and/or DU Case File ID:

• Enter the **Credit Agency.**

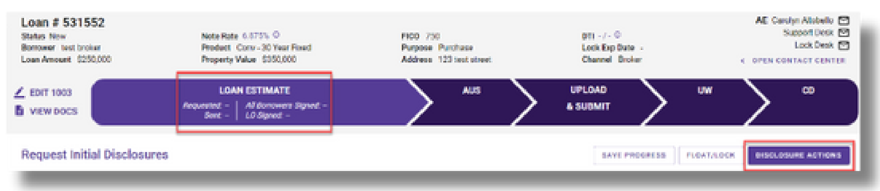
• Enter the **Credit Reference #** for the borrower(s).

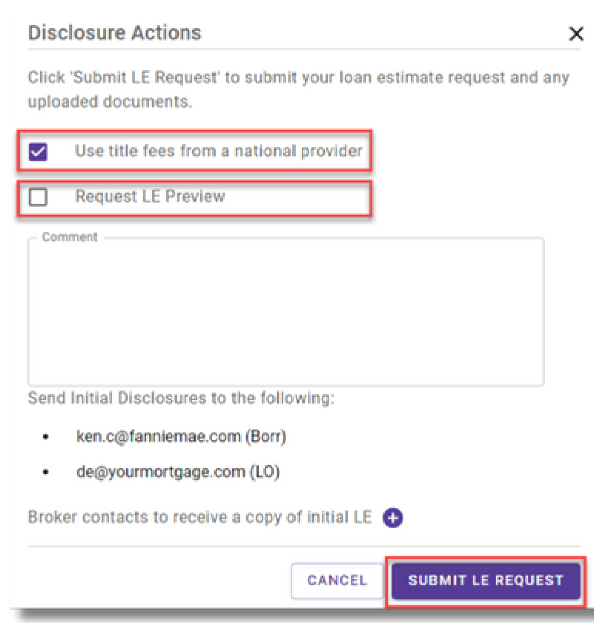
• Click on the **Dual Run** button to submit.



STEP 6: Request Initial Disclosures

- Click on **LOAN ESTIMATE (LE)** tab in Loan Tracker.
- Click on **USE FCM TPO RATES** if completing Anti-Steering Details (optional)
- Complete the Loan Estimate screen or upload a Fee Sheet and/or Anti Steering Disclosure.
- To include a Title Quote with LE Request, click on **SELECT LE DOC** button or **Drag/Drop File** to upload.
  - Select **"Title Quote"** from Document Type dropdown.
  - If you do not want to include a Title Quote, you will need to check the **Use title fees from a national provider** box on the next screen.
- When you are ready to request the **Loan Estimate**, click the **Disclosure Actions** button.
  - If a Title Quote was not uploaded, you will need to check the **Use title fees from a national provider** box.
  - Check **Request LE Preview** to preview a copy of the Loan Estimate (optional).
- Click on **SUBMIT LE REQUEST** button to submit.
- If loan is an **FHA** loan, **the FHA Case Number** will be ordered at this time.
  - The FHA Case Number can be found within the loan in the below locations:
    - **Edit 1003** - Government tab
    - **View Docs** – Government Folder



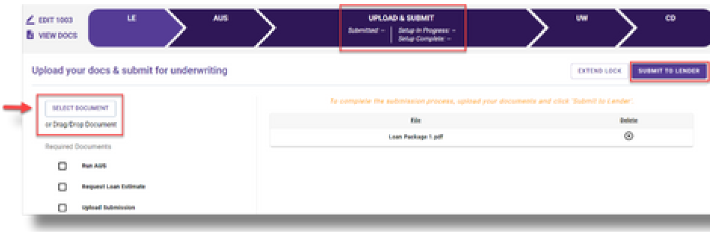


STEP 7: Upload Loan Package – Submit to UW

• Go to **UPLOAD & SUBMIT** tab in Loan Tracker.

• Click on **SELECT DOCUMENT** button or **Drag/Drop File** to upload Loan Submission Package.

• Click on **SUBMIT TO LENDER** button to submit loan.



STEP 8: Underwriting Approval and Uploading Conditions

• To view conditions, go to **UNDERWRITING (UW)** tab in Loan Tracker.

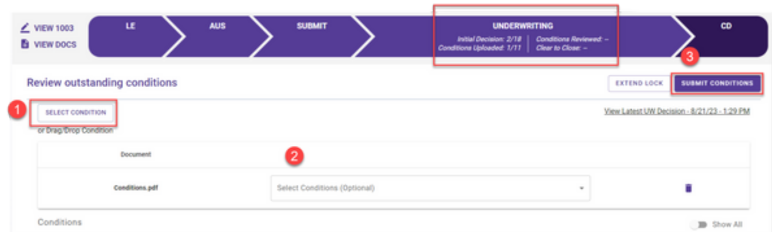
• Outstanding conditions are listed on this screen.

— To review cleared conditions, click the **"Show All"** button.

• Click on **SELECT CONDITION** button or **Drag/Drop File** to upload conditions.

— To associate a condition to a specific document, select the condition(s) from the drop down.

• Click **SUBMIT CONDITIONS** button to submit.



Order Appraisal

• Click on **Appraisal** tab in Loan Tracker

— Before you can proceed with "New Order"

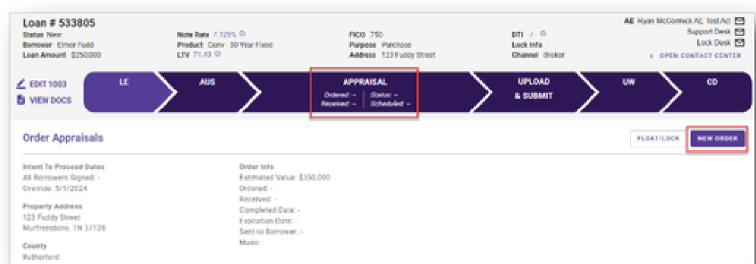
• Intent to Processed must be signed

• FHA Case Number assigned (if applicable)

• Borrower's Email must be entered in 1003 in FCM FUEL

— VA appraisals should be ordered through **WebLGY**

• Click **New Order**



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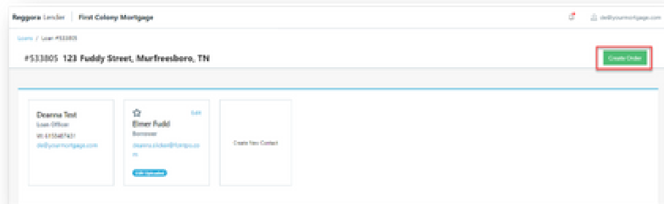
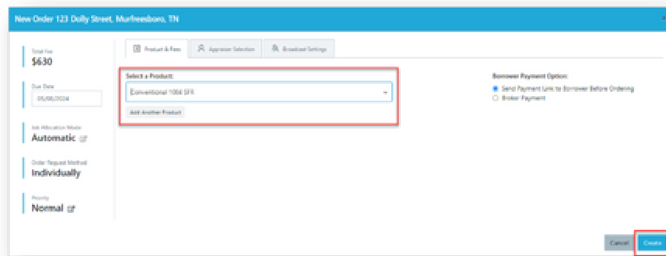
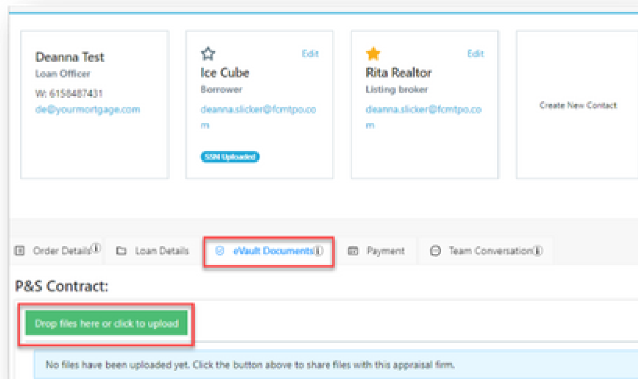


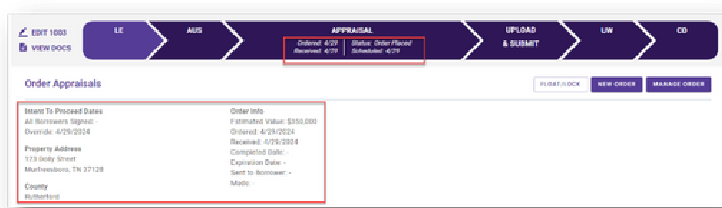
• Click **Create Order**



• Choose product type under **Select a Product** drop down menu.
• The **Priority** defaults to Normal Order. If needing a RUSH, change Priority to RUSH.
• Click **Create**



· **Appraisal Fee Payment Request** is sent to the borrower's email address. Once payment is accepted, the order will proceed with assignment.
— If Broker is paying on behalf of the Borrower, choose **"Broker Payment"**, then go to **Payment tab** to enter payment information.
· **Sales Contract (P&S)** should be uploaded on Purchase transactions to the **eVault Documents** tab.
· Drag document to the screen or click to upload



· Appraisal Details can be found on the Loan Tracker & within the Appraisal tab under **Order Appraisals**
· **Appraisal** is emailed to the Loan Officer, and can also be found in 2 locations in FCM FUEL:
— **View Docs** in the Appraisal folder
— **Appraisal Tab -> Manage Order** – click on Loan # -> **Submission Tab** – View PDF
For detailed Instructions, please refer to the **FCM Appraisal User Guide,** found in the **Resources** in FCM FUEL under Broker Procedures/Guides -> Appraisal folder

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Change in Circumstance (CIC) Requests

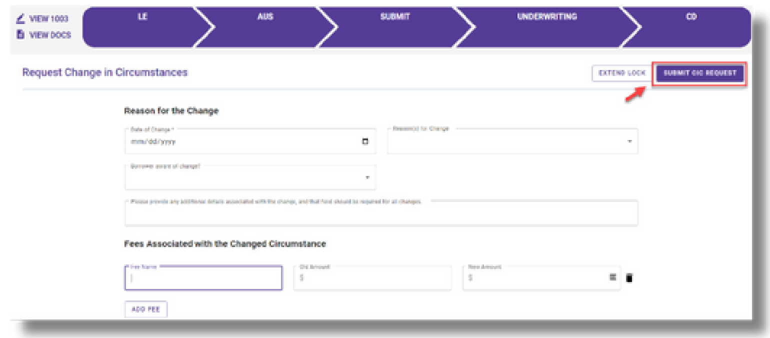
• CIC Request must be submitted within 3 business days of the change.

• To request a Change in Circumstance, go to **UNDERWRITING (UW)** tab in Loan Tracker.

• Click on **REQUEST CIC** button.

• Complete the Change in Circumstance screen.

• Click on **SUBMIT CIC REQUEST** button to submit.



STEP 9: Submit Closing Disclosure/ Closing Requests

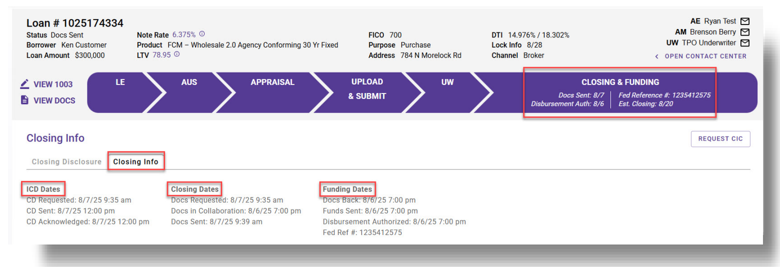
• To request Initial Closing Disclosure, go to **CLOSING** tab in Loan Tracker.

• Confirm information in screen and complete applicable fields.

• Click on **SUBMIT CD REQUEST** button to submit.

• Once Closing Docs have been sent, the tracker will dynamically change the Closing tab to **Closing & Funding.**

• From within the **Closing & Funding** Tab, the **Closing Info** tab gives ICD, Closing and Funding Date information.



TBD Property File Submissions

• Register loan as **FLOAT** or **LOCK.**

• Skip initial disclosures request.

• Include 1003 with address as TBD and anticipated City, State, and Zip in loan submission package.

Note: 1003 must be dated for when borrower first sought TBD approval.

When a sales contract has been executed, the following are required:

• **Sales contract:** Upload as a **Condition** on the Underwriting tab.

• **Edit the Property Address:** Contact the Support desk at support@fcmtpo.com to change the TBD address to a physical address.

• **Initial disclosures:** Request through FCM FUEL on the Loan Estimate tab within 3 business days of the signed contract.

• **Lock:** If Floated, once the above steps have been completed, click on the lock button from the loan in the Pipeline to lock the loan.

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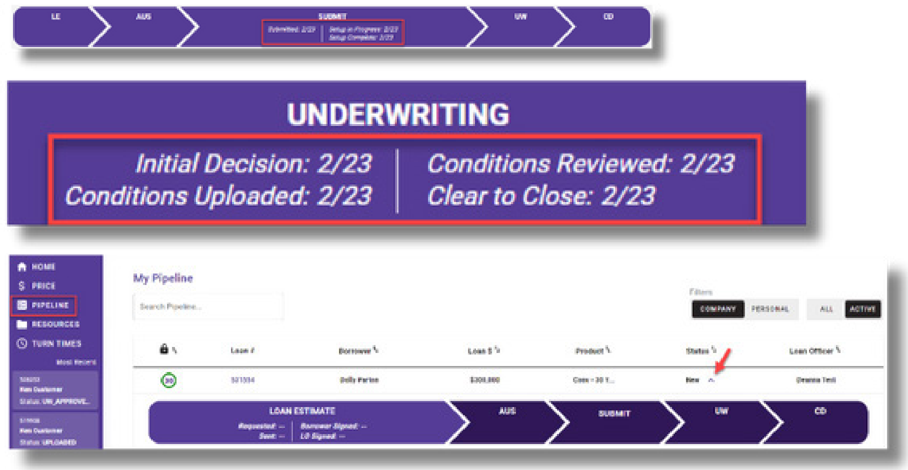
Important Tips

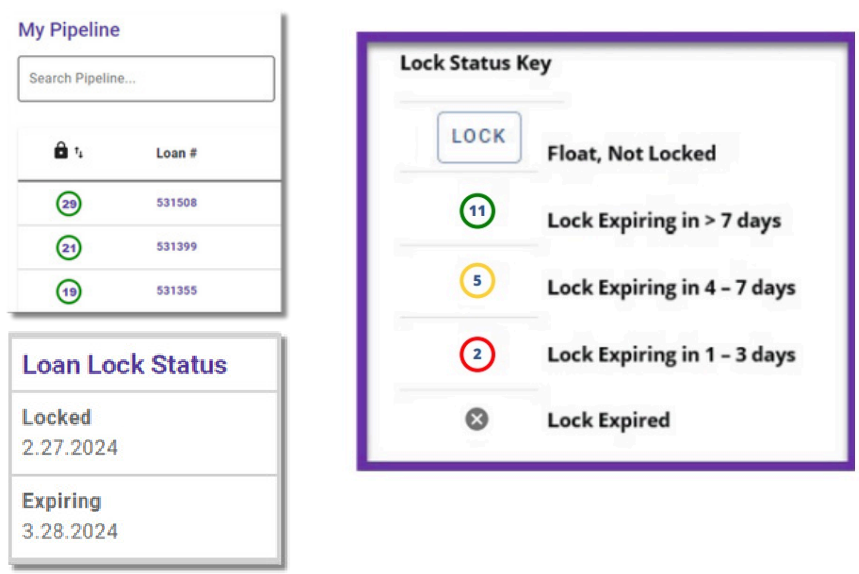
Loan Tracker

- Important dates for loan level events are displayed in the Loan Tracker.
  - — Two easy ways to access:
    #1: Loan Tracker within loan – click on applicable tab to view progress; or
    #2: C lick on **PIPELINE** from left side menu, click on arrow in **Loan Status** column to view Loan Tracker.



Lock Status

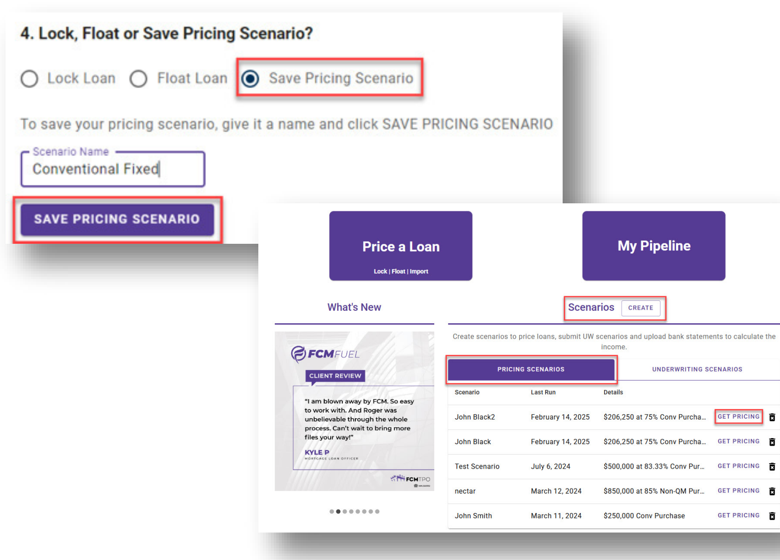
- Lock Status is available in the pipeline screen.
  - — Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates .
  - — The number in the circle indicates the remaining number of days until the lock expires.

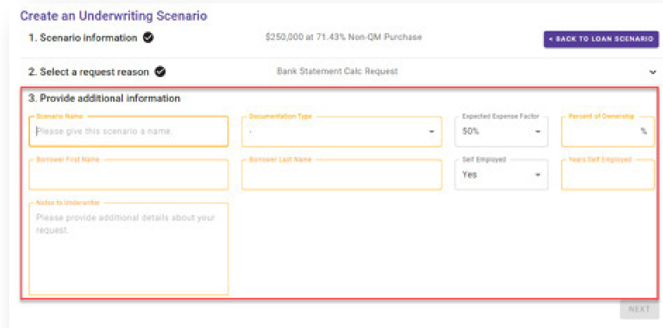


Scenarios (Pricing & Underwriting)

Pricing and Underwriting scenarios can be saved.

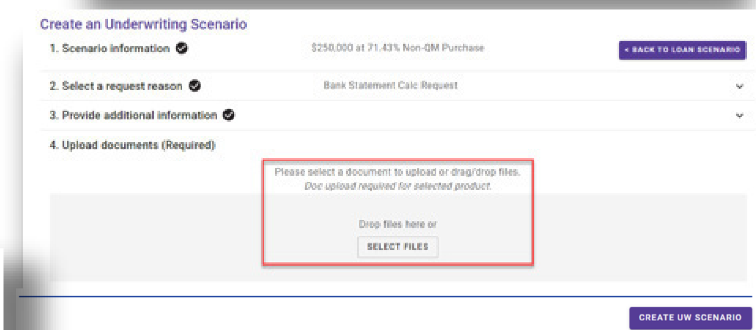
- To create a **PRICING SCENARIO,** click **Price a Loan** button or **Create** in **Scenarios** section on Home Page.
  - Enter loan level data and click **PRICE** button.
  - Select **"Save Pricing Scenario"** option, name it, and click **SAVE PRICING SCENARIO** button.
  - -To access saved Pricing Scenarios, go to Home Page, and click on **"Pricing Scenarios"** tab under Scenarios.
  - -Click **GET PRICING** to view current pricing of each saved Scenario.

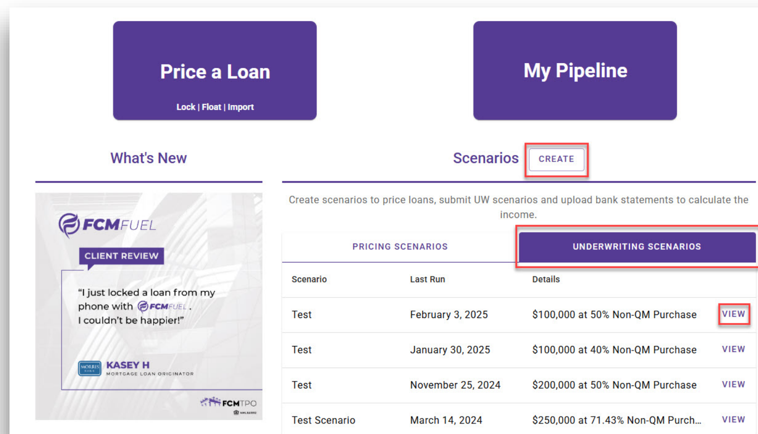




To create an **UNDERWRITING SCENARIO** (currently only available on Non-QM products), click **Price a Loan** button, or **Create** in **Scenarios** section on Home Page.

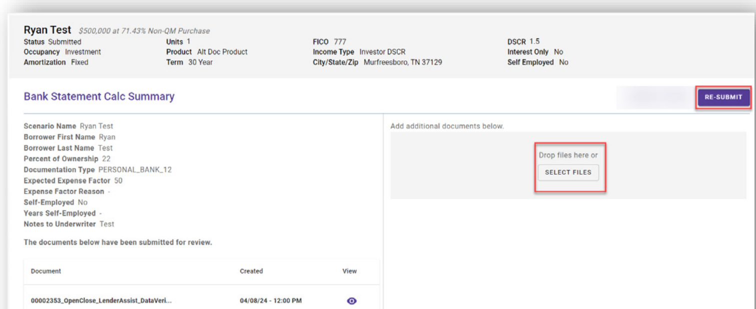
1. Enter Non QM loan level data and click **UW SCENARIO** button
2. Select request reason type
3. Provide additional Information pertaining to your borrower, and click **NEXT**
4. Upload supporting documents
5. Click **CREATE UW SCENARIO**





-To access saved Underwriting Scenarios, go to Home Page, and click on **"Underwriting Scenarios"** tab under Scenarios.

- Scenario will be reviewed by Underwriting Scenario Team
- Underwriting response will be sent to Loan Officer from scenarios@fcmtpo.com
- Click "View" on Scenario (from home screen) to add additional documentation, if needed



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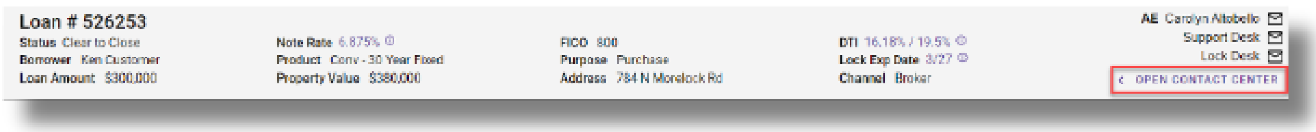
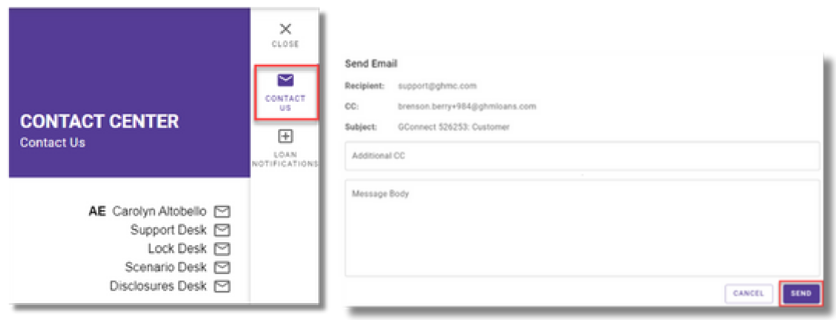
FCM TPO Contacts and Loan Notifications

- Click on **Open Contact Center** to expand the Contact Center.



- To email an FCM TPO Contact, from the Contact Center, click on **CONTACT US.**
  - — Click on the contact's name to email.
  - — FCM TPO Account Executive is automatically cc'd.
  - — Type message and click on **SEND.**

Note: A copy of the email will also be sent to the email associated with the user's login for their record.



- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS.**

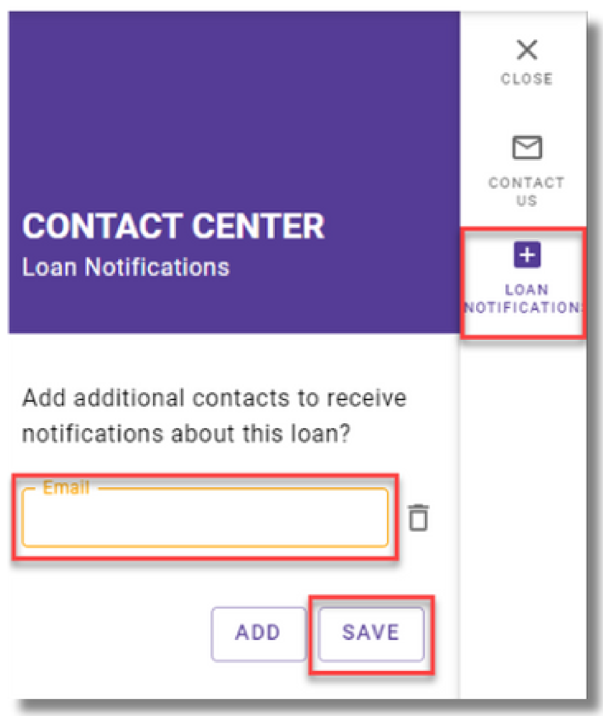
Note: Loan Notifications need to be set up on each loan. This is at the loan level.

— Click on **ADD.**

— Enter **Email** of recipient to receive Loan Level Notifications .

Note: You can add up to 10 recipients. Click ADD to enter multiple email addresses.

— Click **SAVE.**



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Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@fcmtpo.com

(Please include program type in the subject line)

- **Initial Disclosures Questions:** disclosures@fcmtpo.com
- **Change in Circumstance (CIC) Questions:** cic@fcmtpo.com
- **Support Department:** support@fcmtpo.com
- **Lock Desk:** lockdesk@fcmtpo.com
- **FHA Case Number Ordering:**

- **FHA Case Numbers are ordered at the time of Initial Disclosure request.**
  - The FHA Case Number can be found within the loan in the below locations:
    - **Edit 1003** - Government tab
    - **View Docs** – Government Folder
- Contact fhacasenumbers@fcmtpo.com for questions regarding FHA Case Numbers.

Contact Information

OPERATION CENTER HEADQUARTERS
2100 W. Pleasant Grove Blvd. Suite 100
Pleasant Grove, UT 84062

Phone: 855-463-2630

Support: 877-449-1827

MORTGAGEE CLAUSE INFORMATION

Mortgagee Clause for Homeowners, Title & Flood:
First Colony Mortgage Corporation
ISAOA, ATIMA
2100 W. Pleasant Grove Blvd. Suite 100
Pleasant Grove, UT 84062

Lender ID Numbers:
FHA: 5222209998
VA: 9750740000

Mortgagee Clause (for Title -FHA only):
First Colony Mortgage Corporation,
Secretary of HUD, ISAOA, ATIMA
2100 W. Pleasant Grove Blvd. Suite 100
Pleasant Grove, UT 84062

Fees:

Broker Lender Fee:	$1,220
Streamline Lender Fee:	$695
Flood Cert:	$7
Tax Service Fee:	$70
Attorney Review - TX	$225