

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@firstcolony.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.

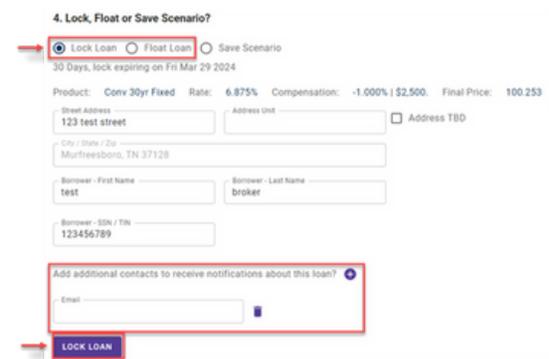
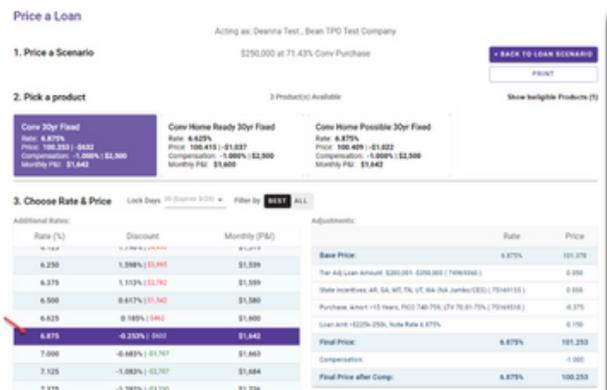
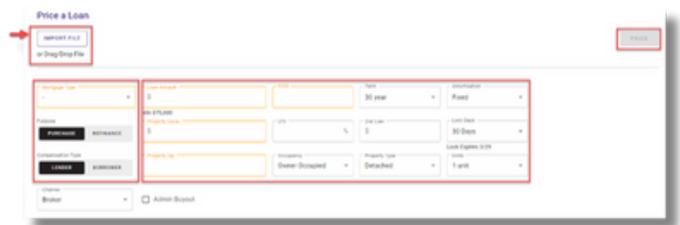
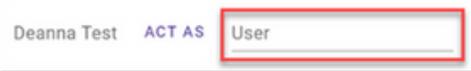
– Fill in applicable fields that did not auto-populate from import.

•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.



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.



Request a Lock Extension

Lock Expiration
04/12/2024

Please select a new Lock Expiration date using the calendar icon.
A maximum of 2 extensions totaling 30 days is permitted.

Extend by 14 days.

Pricing Information	
Base Price	102.208
Originator Compensation Price Adj	-1.000
Purchase, Amort >15 Years, FICO 740-759, LTV 85.01-90% (75169521)	-0.750
State Incentive CA (75181727)	-0.150
Tier Adj Loan Amount: \$200,001 - \$350,000 (74969360)	0.050
Final Price	100.358
Lock Extension - 14 days	-0.350
Adjusted Final Price	100.008

CANCEL
EXTEND LOCK

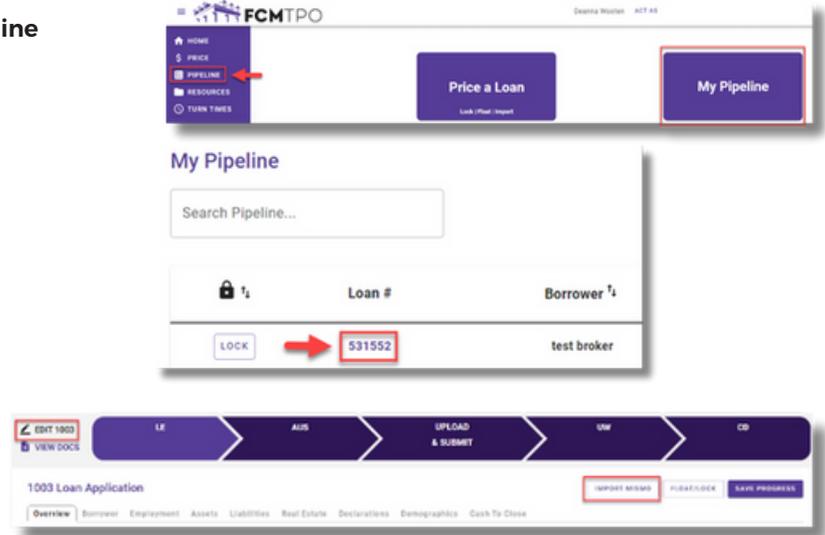
Re-Lock

- Re-Lock requests should be emailed to rates@firstcolony.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.

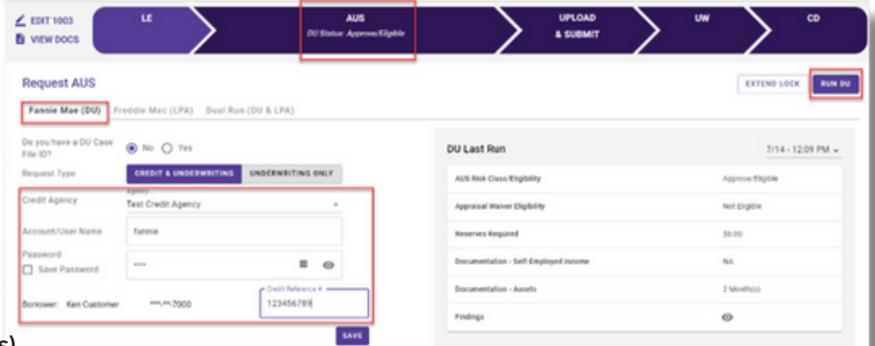
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



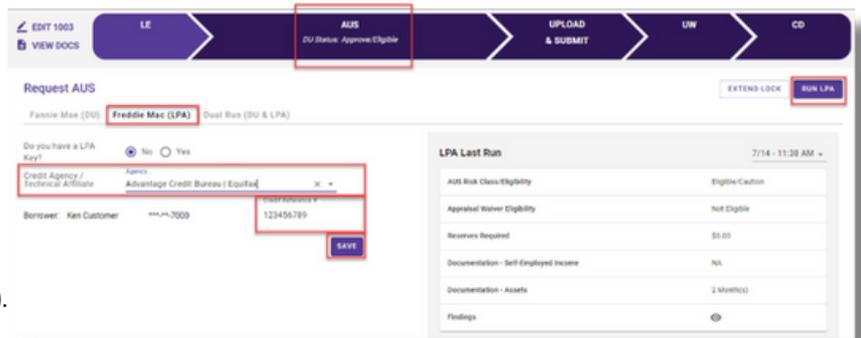
STEP 5: Automated Underwriting

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.

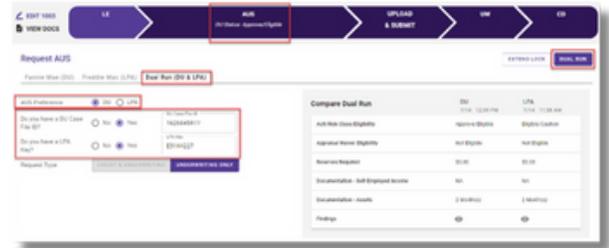
- If associating an LPA Key and/or DU Case File ID:
- If you have a Case File ID, click on Yes to Do you have a DU Case File ID?
- Enter the DU Case File ID.

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

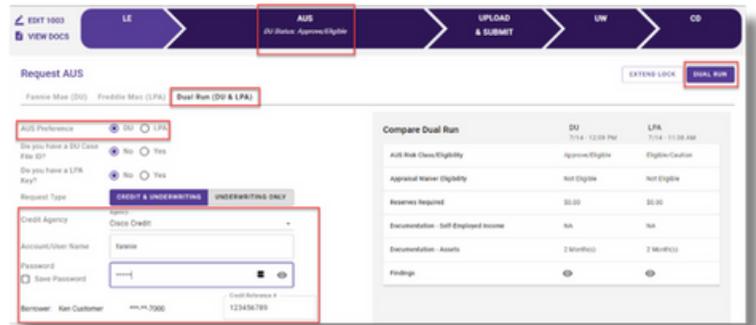
- If you have a LPA Key, click on Yes to Do you have a LPA Key?
- Enter the LPA Key.

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.

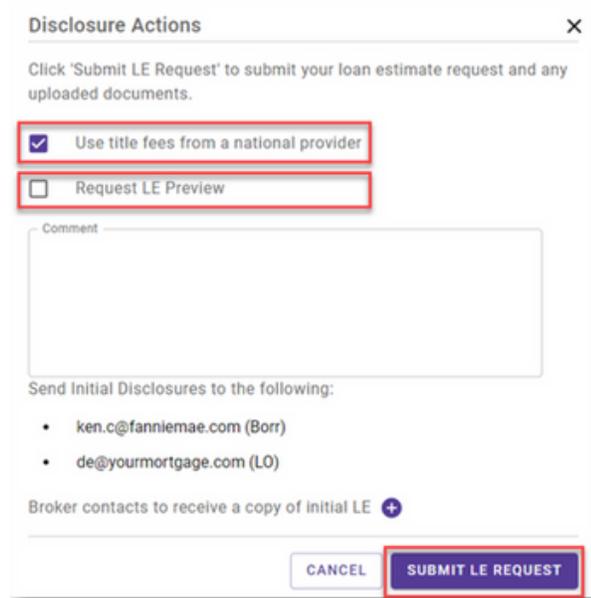


	DU	LPA
AUS Risk Class/Eligibility	Approx/Eligible	Eligible/Custom
Approval Score Eligibility	Not Eligible	Not Eligible
Reserves Required	\$0.00	\$0.00
Documentation - Self Employed Income	NA	NA
Documentation - Assets	2 Months	2 Months
Findings		



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

Disclosure Actions

Click 'Submit LE Request' to submit your loan estimate request and any uploaded documents.

Use title fees from a national provider

Request LE Preview

Comment

Send Initial Disclosures to the following:

- ken.c@fanniema.com (Borr)
- de@yourmortgage.com (LO)

Broker contacts to receive a copy of initial LE +

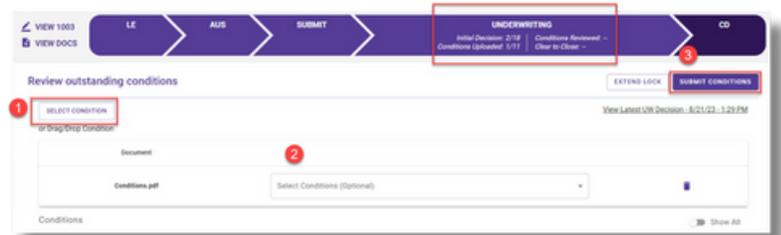
STEP 7: Upload Loan Package - Submit to UW

- 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.



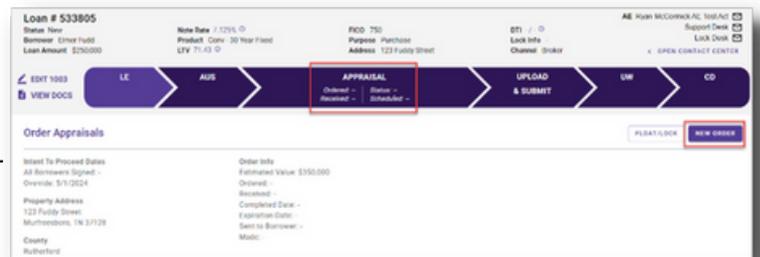
STEP 8: Underwriting Approval and Uploading Conditions

- 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.

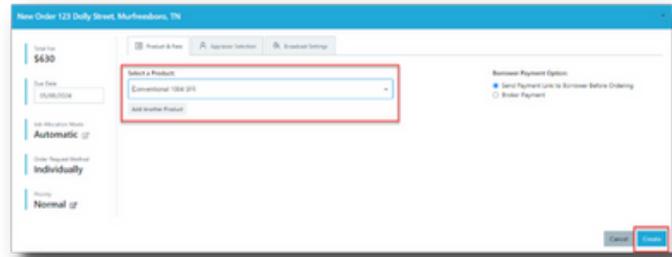
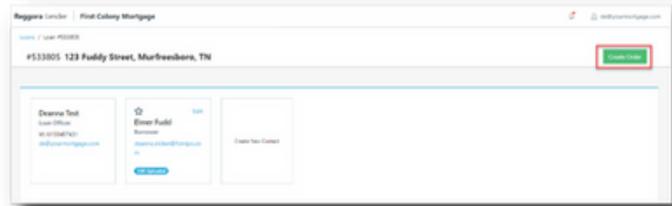


Order Appraisal

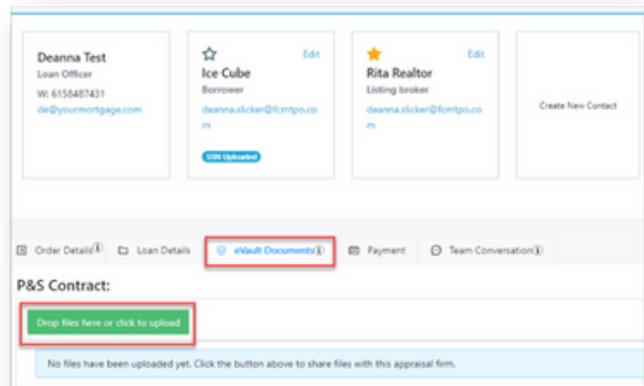
- Click on **Appraisal** tab in Loan Tracker
- Before you can proceed with **“New Order”**
 - Intent to Processed must be signed
 - FHA Case Number assigned (if applicable)
 - Borrower’s Email must be entered in 1003 in FCM FUEL
- VA appraisals should be ordered through **WebLGY**
 - Click **New Order**



- 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



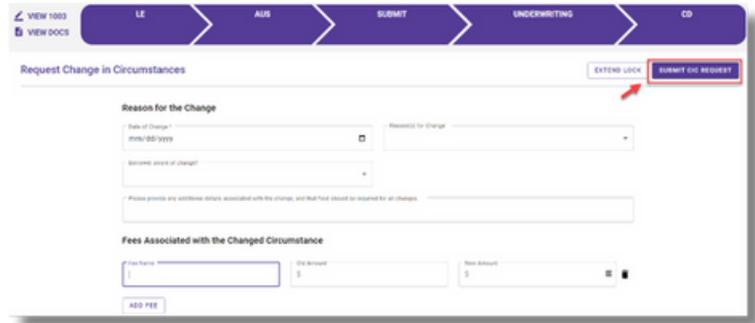
- Appraisal Details can be found on the Loan Tracker & within the Appraisal tab under **Order Appraisals**
- **Appraisal** is emailed to the Loan Officer, and can also be found in 2 locations in FCM FUEL:
 - **View Docs** in the Appraisal folder
 - **Appraisal Tab -> Manage Order** – click on Loan # -> **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

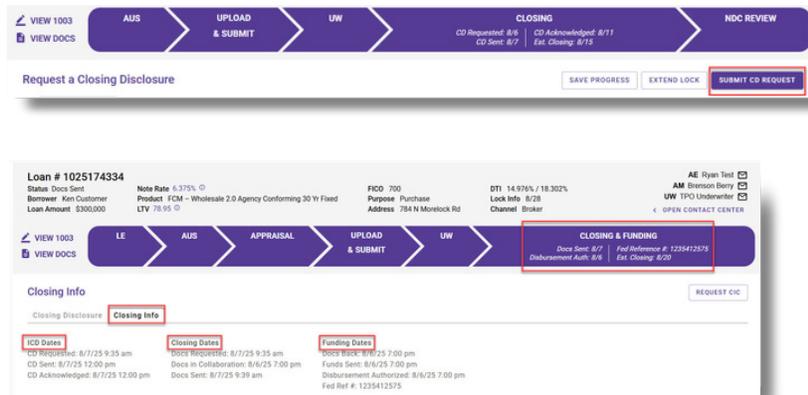
Change in Circumstance (CIC) Requests

- 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.

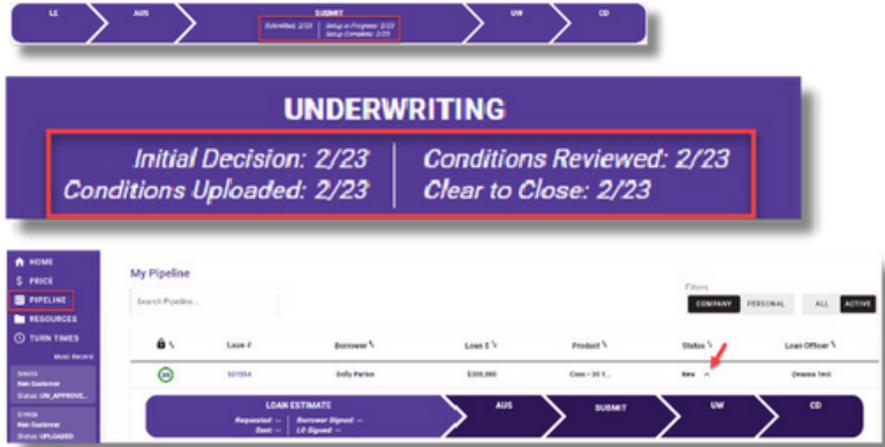
When a sales contract has been executed, the following are required:

- **Sales contract:** Upload as a **Condition** on the Underwriting tab.
- **Edit the Property Address:** Contact the Support desk at support@firstcolony.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.

Important Tips

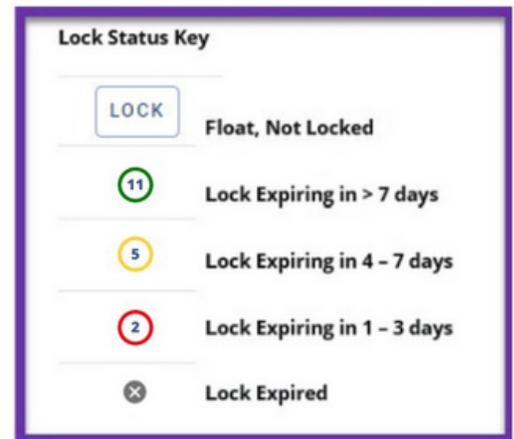
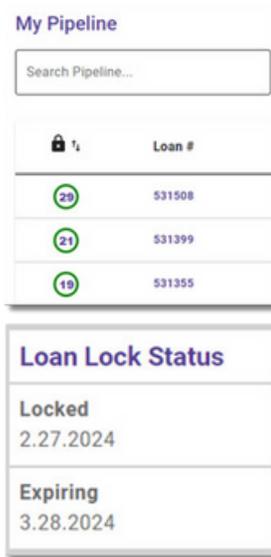
Loan Tracker

- 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. Click on **PIPELINE** from left side menu, click on arrow in **Loan status** column to view Loan Tracker.



Lock Status

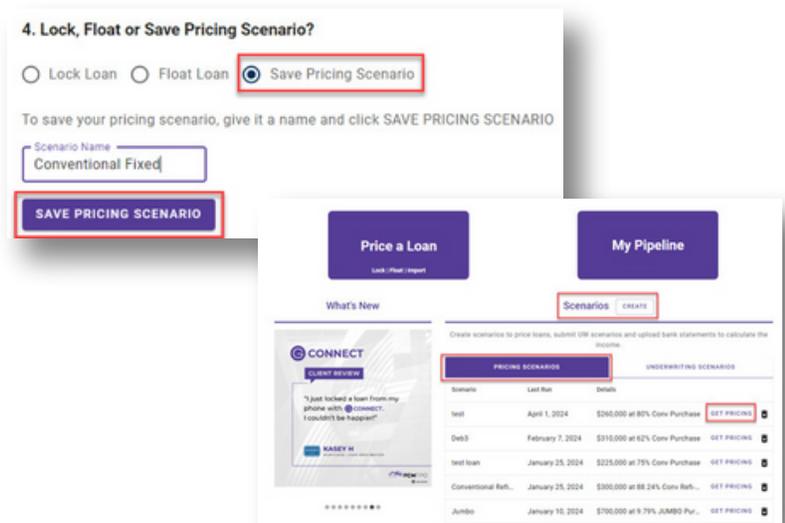
- Lock status is available in the pipeline screen.
 - Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.
 - The number in the circle indicates the remaining number of days until the lock expires.



Scenarios (Pricing & Underwriting)

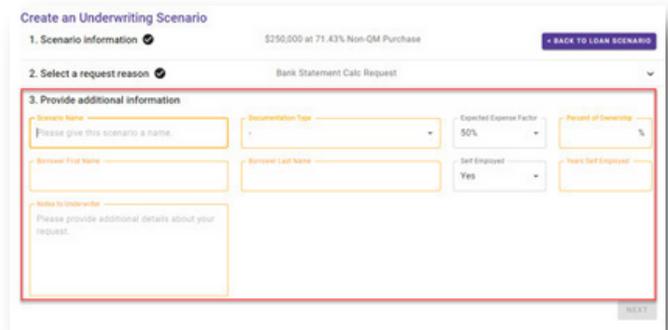
Pricing and Underwriting scenarios can be saved.

- 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**



Create an Underwriting Scenario

1. Scenario Information \$250,000 at 71.43% Non-QM Purchase [BACK TO LOAN SCENARIO](#)

2. Select a request reason Bank Statement Calc Request

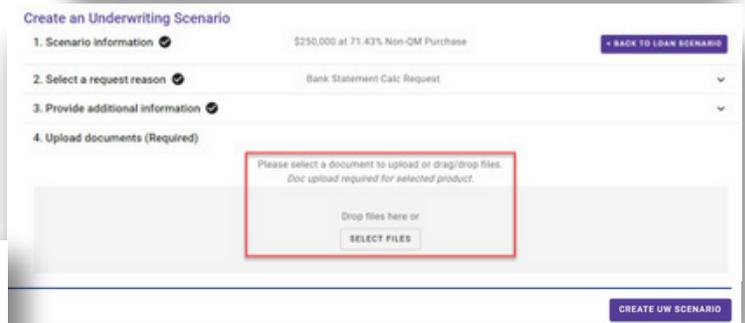
3. Provide additional information

Scenario Name Documentation Type Expected Expense Factor Percent of Ownership

Borrower First Name Borrower Last Name Self Employed Years Self Employed

Notes to Underwriter

[NEXT](#)



Create an Underwriting Scenario

1. Scenario Information \$250,000 at 71.43% Non-QM Purchase [BACK TO LOAN SCENARIO](#)

2. Select a request reason Bank Statement Calc Request

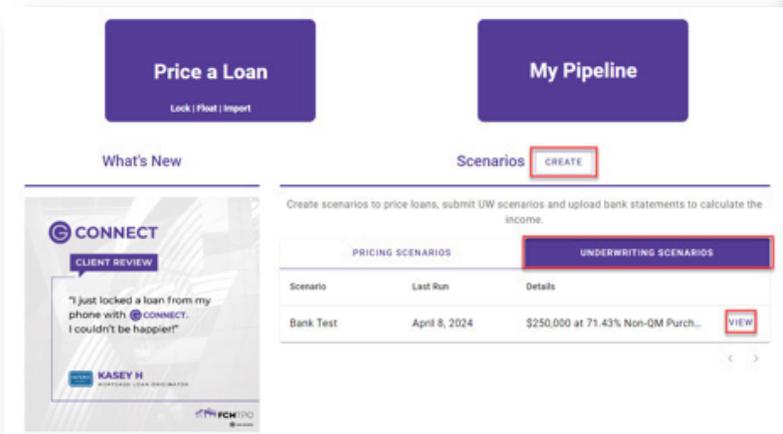
3. Provide additional information

4. Upload documents (Required)

Please select a document to upload or drag/drop files.
Doc upload required for selected product.

Drop files here or [SELECT FILES](#)

[CREATE UW SCENARIO](#)



Price a Loan [Lock | Fleet | Import](#)

My Pipeline

What's New

CONNECT CLIENT REVIEW

"I just locked a loan from my phone with **CONNECT**. I couldn't be happier!"

KASEY H

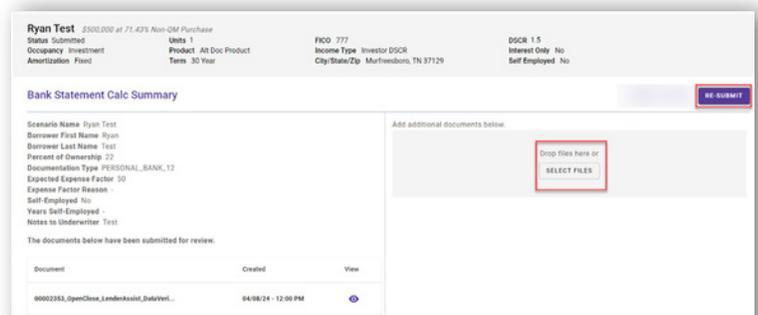
Scenarios [CREATE](#)

Create scenarios to price loans, submit UW scenarios and upload bank statements to calculate the income.

PRICING SCENARIOS		UNDERWRITING SCENARIOS
Scenario	Last Run	Details
Bank Test	April 8, 2024	\$250,000 at 71.43% Non-QM Purch... VIEW

-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@firstcolony.com
- Click **"View"** on Scenario (from home screen) to add additional documentation, if needed



Ryan Test \$250,000 at 71.43% Non-QM Purchase

State Submitted: State 1 FICD: 777 Income Type: Investor DSCR: DSCR: 1.5
 Occupancy: Investment Product: All Doc Product Term: 30 Year City/State/Zip: Murfreesboro, TN 37129 Interest Only: No Self Employed: No
 Amortization: Fixed

Bank Statement Calc Summary [RE-SUBMIT](#)

Scenario Name: Ryan Test
 Borrower First Name: Ryan
 Borrower Last Name: Test
 Percent of Ownership: 22
 Documentation Type: PERSONAL_BANK_12
 Expected Expense Factor: 30
 Expense Factor Reason: Self-Employed: No
 Years Self-Employed: Test
 Notes to Underwriter: Test

The documents below have been submitted for review.

Document	Created	View
00002383_OpenClose_LenderKiosk_Outbirt...	04/08/24 - 12:00 PM	View

Add additional documents below

Drop files here or [SELECT FILES](#)

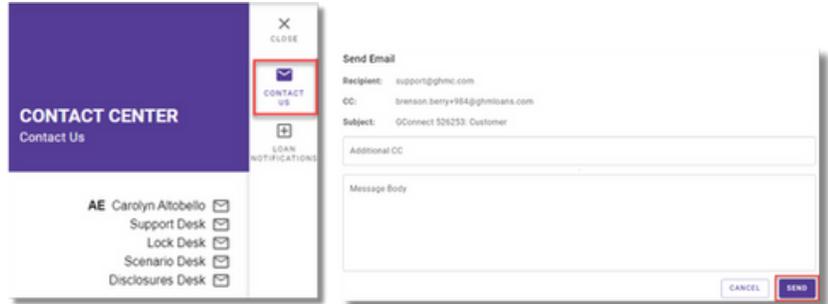
FCM TPO Contacts and Loan Notifications

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

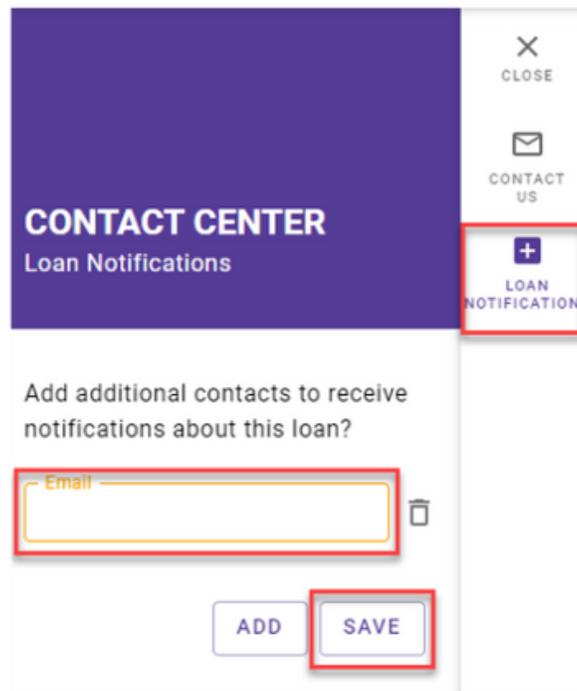
Loan # 526253	Note Rate 6.875%	FICO 800	DTI 16.18% / 19.5%	AE Carolyn Altobello
Status Clear to Close	Product Conv - 30 Year Fixed	Purpose Purchase	Lock Exp Date 3/27	Support Desk
Borrower Ken Customer	Property Value \$380,000	Address 784 N Morelock Rd	Channel Broker	Lock Desk
Loan Amount \$300,000				OPEN 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**.
 - 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**.



Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@firstcolony.com
(Please include program type in the subject line)
- **Initial Disclosures Questions:** disclosures@firstcolony.com
- **Change in Circumstance (CIC) Questions:** cic@firstcolony.com
- **Support Department:** support@firstcolony.com
- **Lock Desk:** lockdesk@firstcolony.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 Folders
- Contact fhacasesnumbers@firstcolony.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:	\$8
Tax Service Fee:	\$70
Attorney Review - TX	\$225