

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

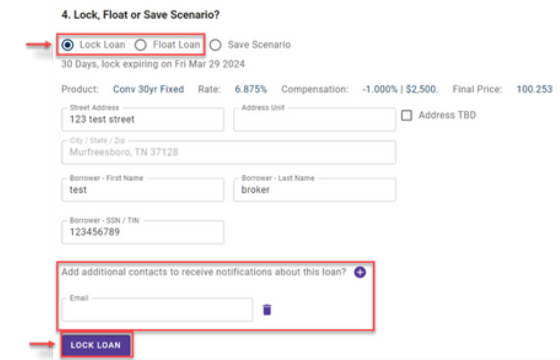
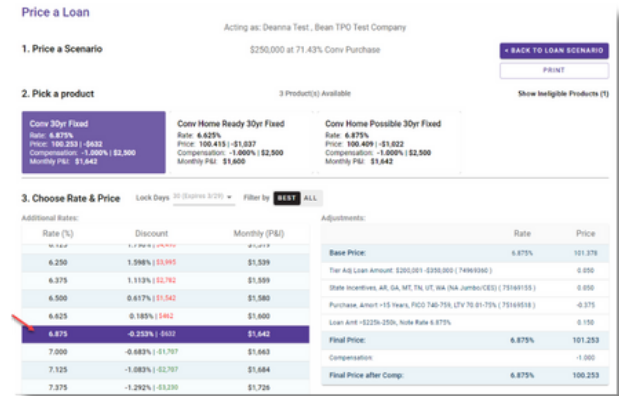
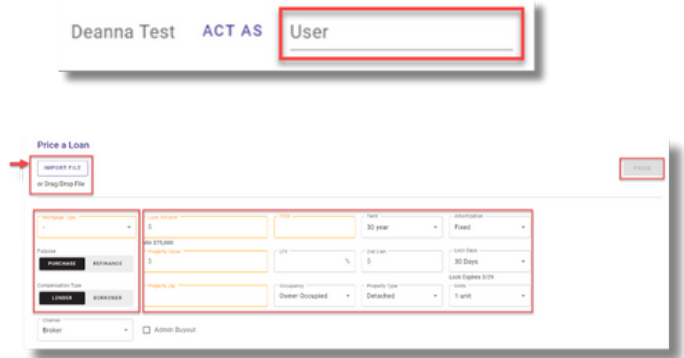
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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.
- To add additional contacts to receive notifications about the loan, click on the + and enter the email address.
- At bottom of screen, click **LOCK LOAN** or **FLOAT LOAN** button.

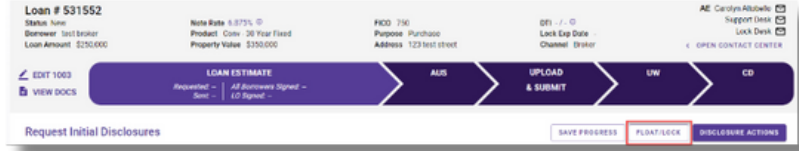
Note: Please reference TBD Property File Submissions section for more information on TBDs.



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.

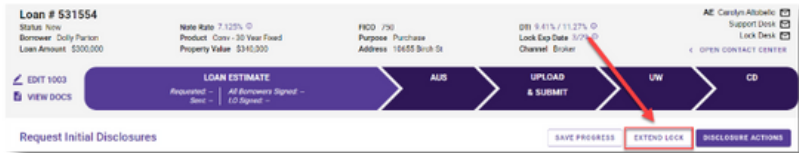


Extend Lock

• 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.



Lock Expiration
04/12/2024

Request a Lock Extension

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

EXTEND LOCK

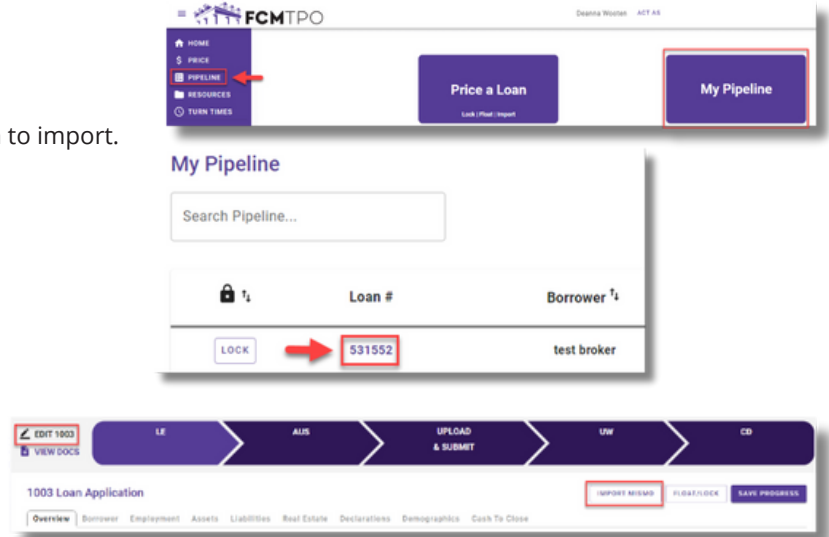
Re-Lock

• 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.

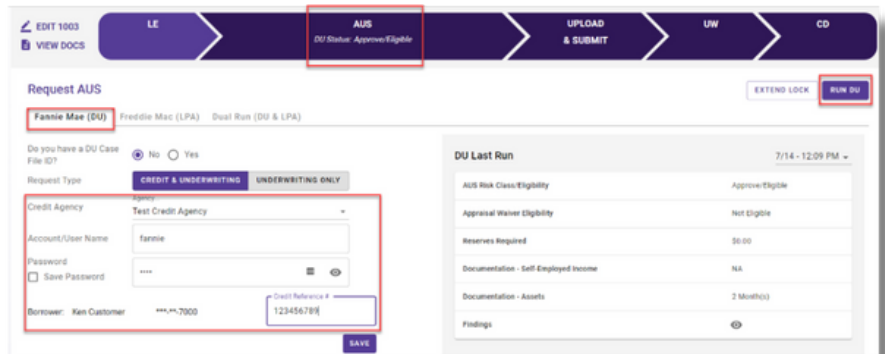
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



STEP 5: Automated Underwriting

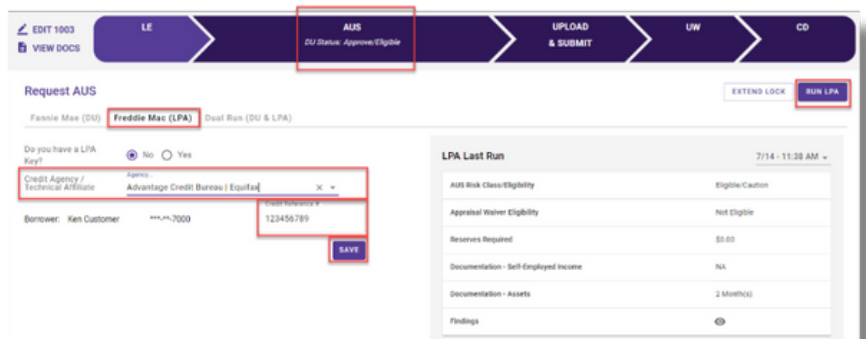
Desktop Underwriting (DU)

- 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)

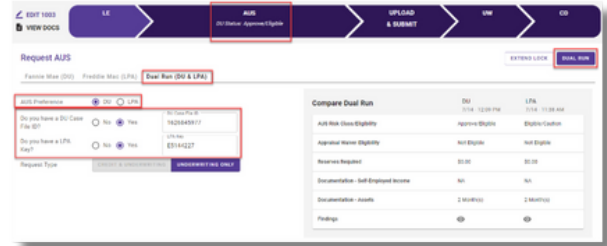
- Click on **Freddie Mac (LPA)** tab.
 - If associating an existing LPA Key:
- Click on **Yes to Do you have a LPA Key?**
- Enter the **LPA Key**.
- Click on the **Retrieve LPA** button to submit.
 - If running LPA:
- Enter the **Credit Agency/Technical Affiliate**.
- Enter the **Credit Reference #**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

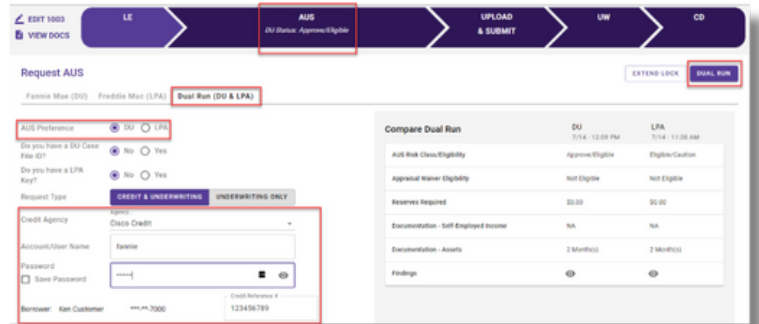
- If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
- Enter the **DU Case File ID**.

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**.

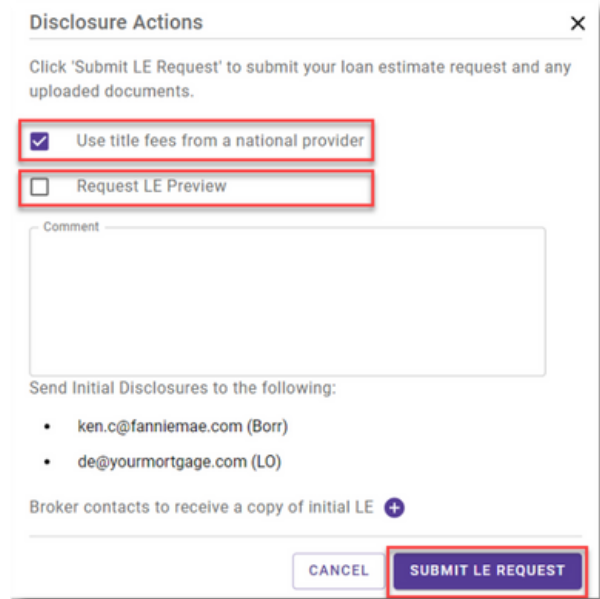
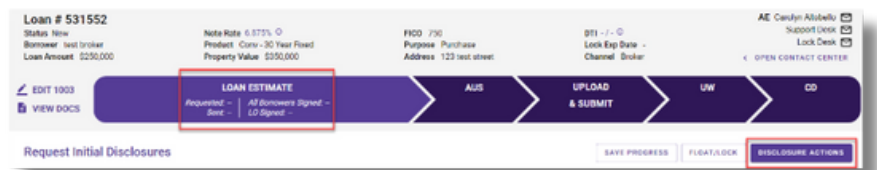
NOTE: You do not need a LPA Key to use the Dual Run feature.

- 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



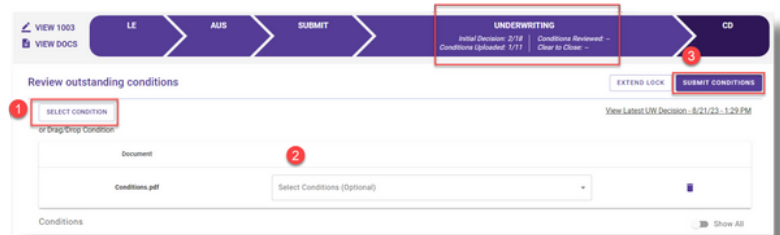
STEP 7: Upload Loan Package – Submit to UW

- 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.



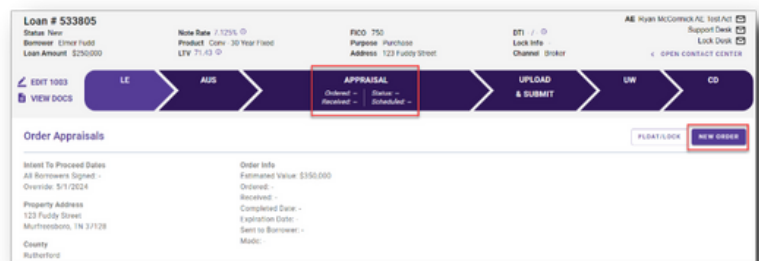
STEP 8: Underwriting Approval and Uploading Conditions

- 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

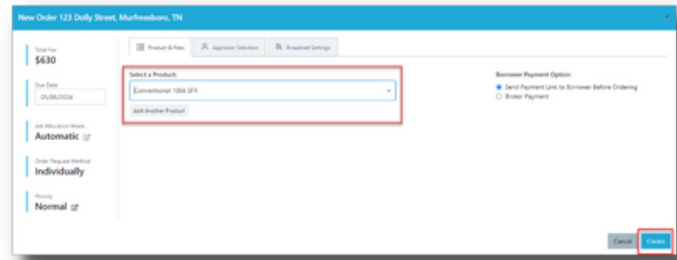
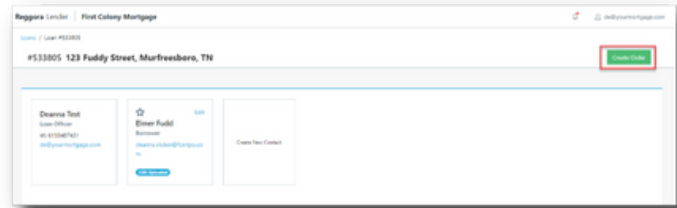
- Click on **Appraisal** tab in Loan Tracker
- Before you can proceed with “New Order”
 - Intent to Processed must be signed
 - FHA Case Number assigned (if applicable)
 - Borrower’s Email must be entered in 1003 in FCM FUEL
- VA appraisals should be ordered through **WebLGY**
- Click **New Order**



- 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**

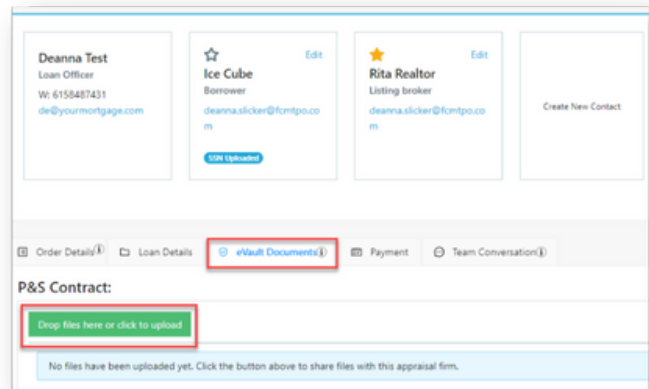


- **Appraisal Fee Payment Request** is sent to the borrower's email address. Once payment is accepted, the order will proceed with assignment.

- 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:

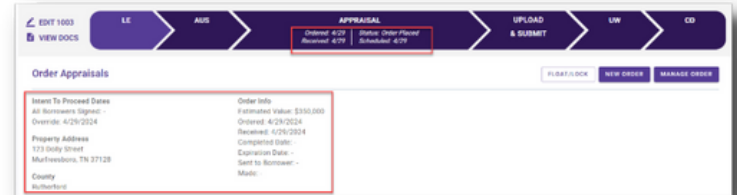
- **View Docs** in the Appraisal folder

- **Appraisal Tab -> Manage Order** - click on Loan # ->

- Submission Tab** - View PDF

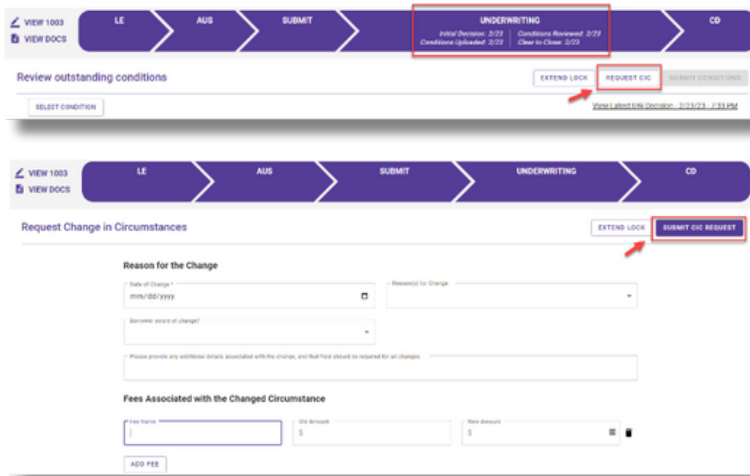
For detailed Instructions, please refer to the **FCM Appraisal User Guide**, found in the **Resources** in FCM FUEL under Broker

Procedures/Guides -> Appraisal folder



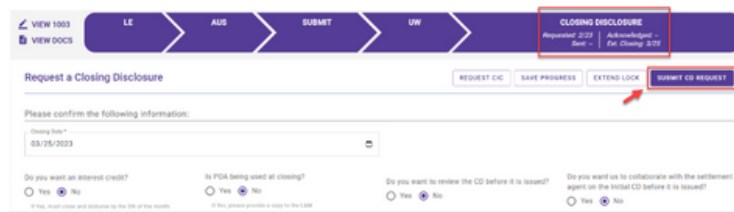
Change in Circumstance (CIC) Requests

- 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 DISCLOSURE (CD)** tab in Loan Tracker.
- Confirm information in screen and complete applicable fields.
- Click on **SUBMIT CD REQUEST** button to submit.



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.

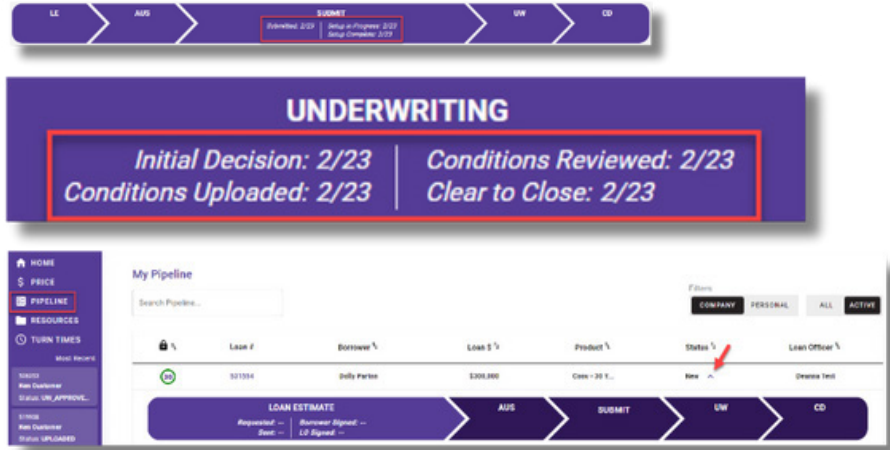
When a sales contract has been executed, the following are required:

- **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.

Important Tips

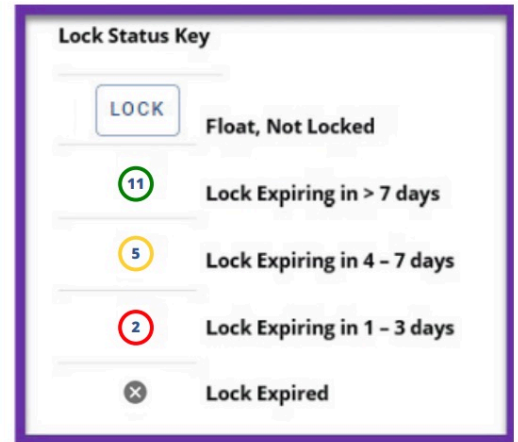
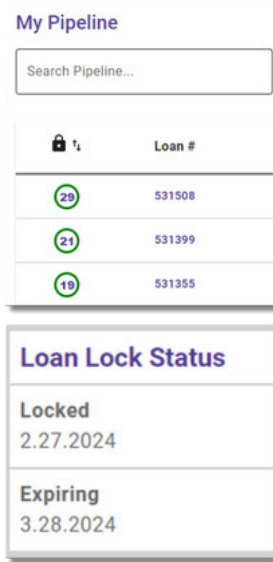
Loan Tracker

- 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

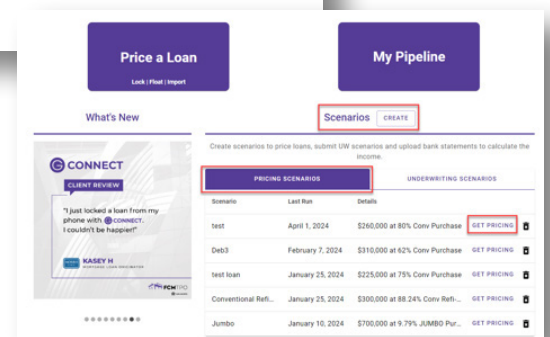
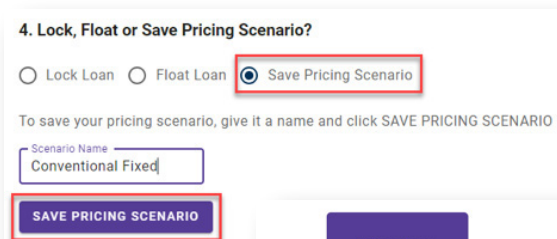
- Lock Status is available in the pipeline screen.
 - Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.
 - The number in the circle indicates the remaining number of days until the lock expires.



Scenarios (Pricing & Underwriting)

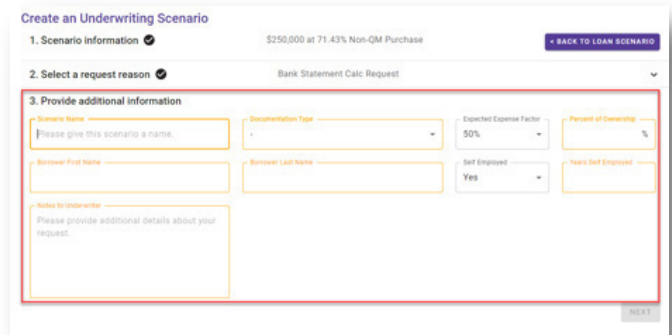
Pricing and Underwriting scenarios can be saved.

- 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**



1. Scenario information: \$250,000 at 71.43% Non-QM Purchase

2. Select a request reason: Bank Statement Calc Request

3. Provide additional information

Scenario Name: Please give this scenario a name

Documentation Type: [Dropdown]

Expected Expense Factor: 50%

Percent of Ownership: %

Borrower First Name: [Text]

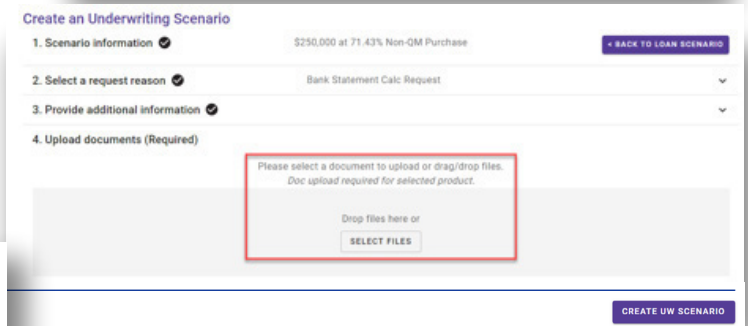
Borrower Last Name: [Text]

Self Employed: Yes

Years Self Employed: [Text]

Notes to Underwriter: Please provide additional details about your request.

NEXT



1. Scenario information: \$250,000 at 71.43% Non-QM Purchase

2. Select a request reason: Bank Statement Calc Request

3. Provide additional information

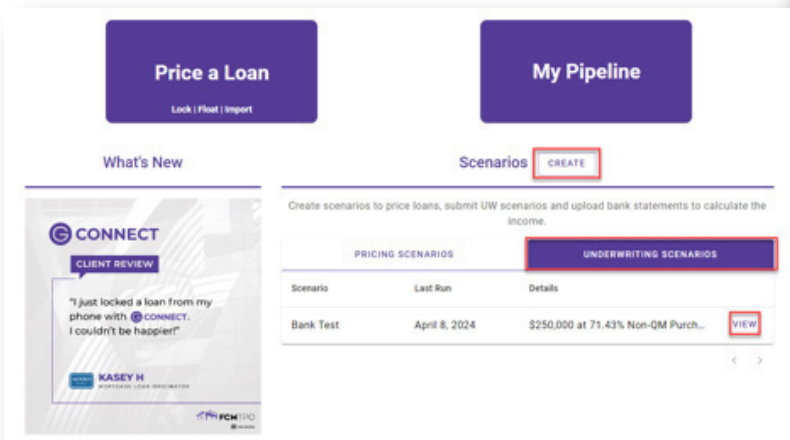
4. Upload documents (Required)

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

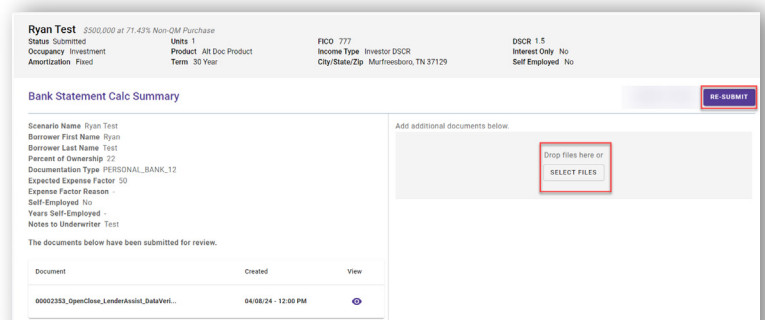
Scenarios **CREATE**

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

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



Ryan Test \$500,000 at 71.43% Non-QM Purchase

Status: Submitted

Occupancy: Investment

Amortization: Fixed

State: 1

Product: Alt Doc Product

Term: 30 Year

FICD: 777

Income Type: Investor DSCR

City/State/Zip: Murfreesboro, TN 37129

DSCR: 1.5

Interest Only: No

Self Employed: No

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: 50

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
00002353_OpenClose_LenderAssist_DataVerl...	04/08/24 - 12:09 PM	

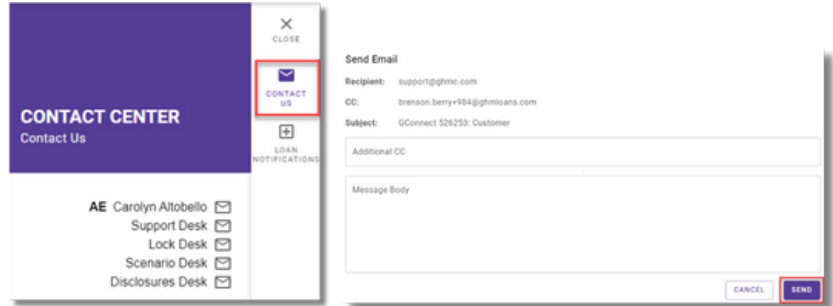
FCM TPO Contacts and Loan Notifications

- 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.



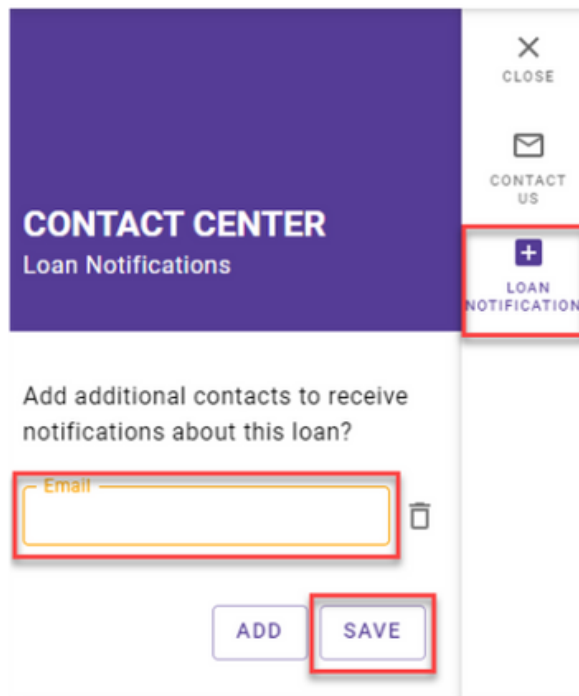
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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**.



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:** rates@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:	\$1,095
Streamline Lender Fee:	\$595
Flood Cert:	\$6
Tax Service Fee:	\$70
Attorney Review - TX	\$225