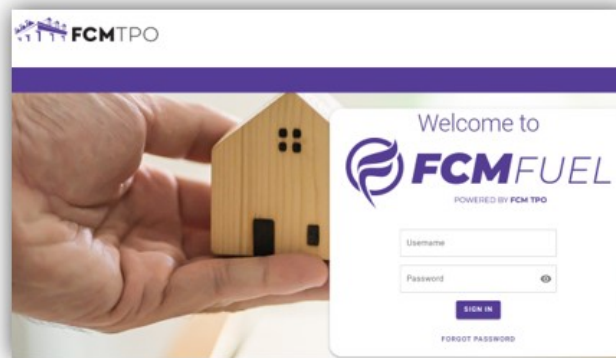


STEP 1: Login

- 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

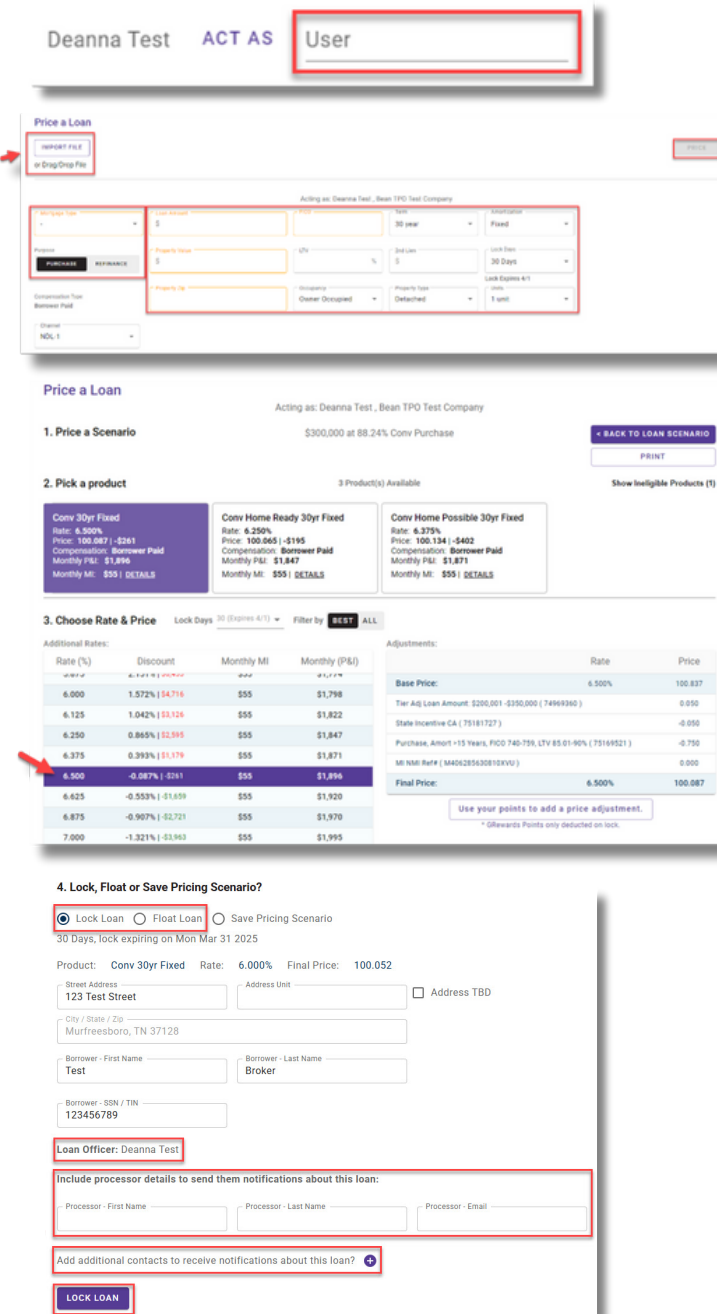
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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.

- 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 the 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

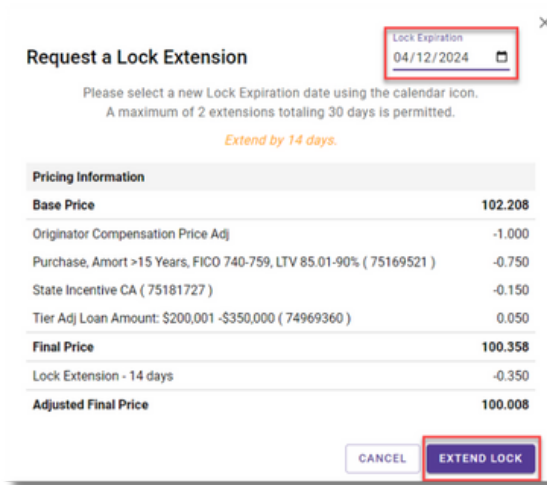
Lock a Floated Loan

- 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.



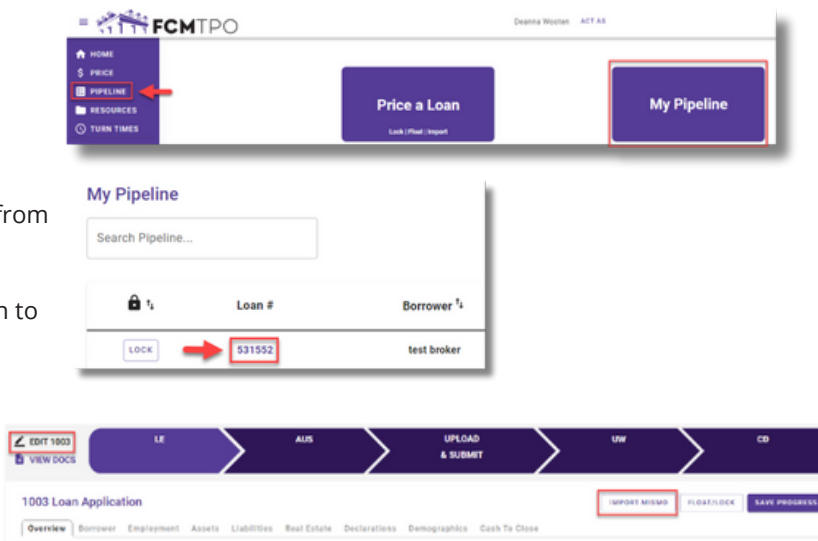
Re - Lock

- 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.

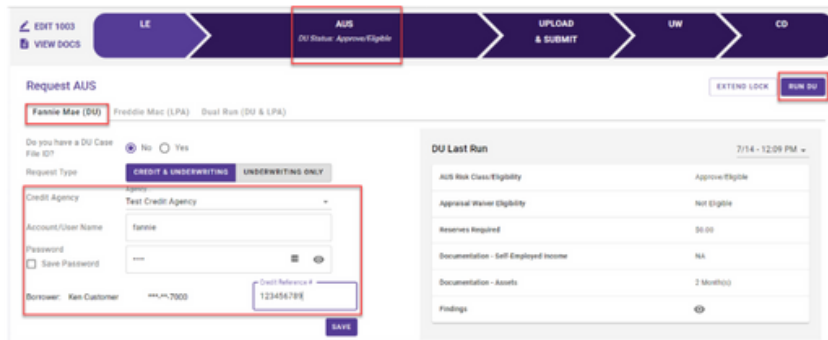
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



STEP 5: Automated Underwriting

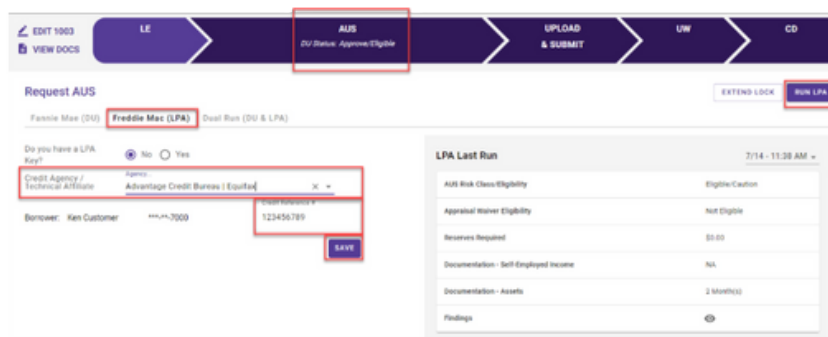
Desktop Underwriting (DU)

- 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)

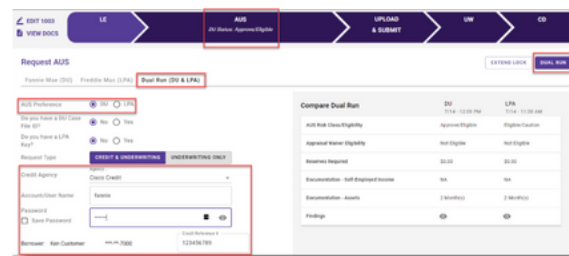
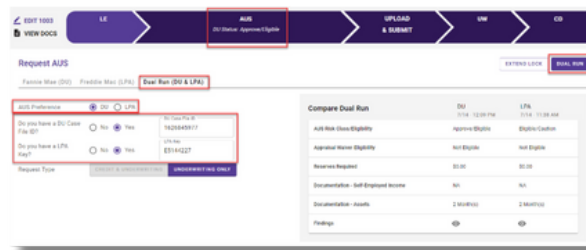
- Click on **Dual Run (DU & LPA)** tab.
 - If associating an LPA Key and/or DU Case File ID:
 - If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
 - Enter the **DU Case File ID**.

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

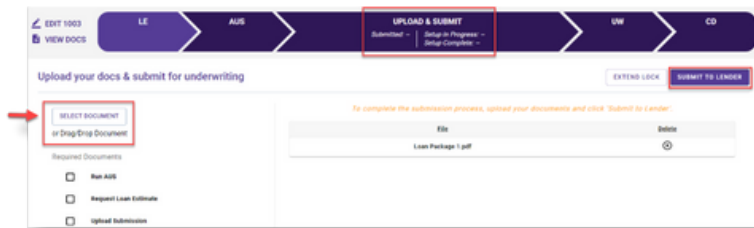
NOTE: You do not need a LPA Key to use the Dual Run feature.

- 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.



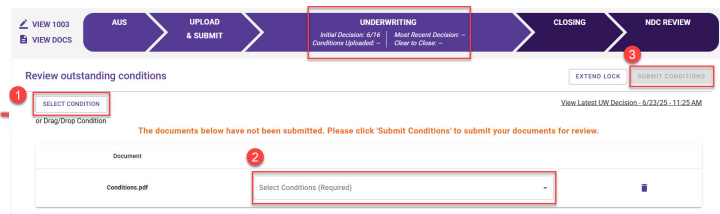
STEP 6: Upload Loan Package – Submit to UW

- 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.



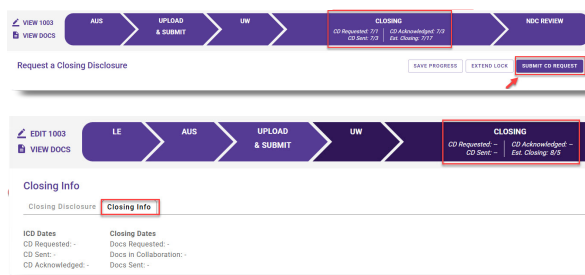
STEP 7: Underwriting Approval and Uploading Conditions

- 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.



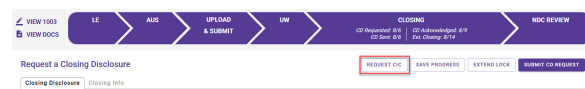
STEP 8: Submit Closing Disclosure/Closing Requests

- To request Initial Closing Disclosure, go to **CLOSING** tab in Loan Tracker.
- Confirm information in screen and complete applicable fields.
- Once closing docs have been sent, from within **CLOSING** Tab on the FCM FUEL tracker, the **CLOSING INFO** tab gives ICD and Closing information.



Step 9: If CIC Occurs After ICD Has Been Sent, Request CIC:

- If CIC occurs *after* ICD has been sent, click the **REQUEST CIC** button below the FCM FUEL loan tracker.
- Complete the fields, upload all supporting documentation for the CIC and click **SUBMIT CIC REQUEST**.



STEP 10: Funding Loan

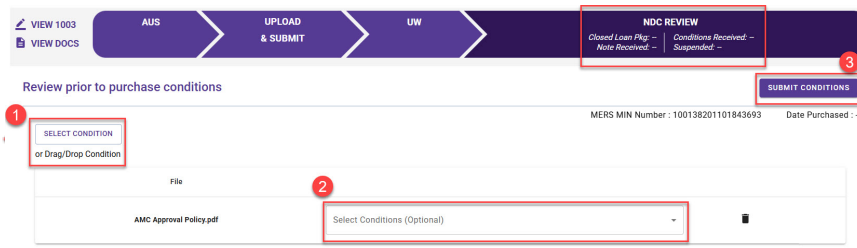
FCM TPO prepares the closing documents.

After the loan has closed:

- Go to **NDC Review** tab in Loan Tracker.
- Click on **SELECT CONDITION** button or **Drag/Drop File** to upload Closed Loan Package.
- Click **SUBMIT CONDITIONS** button to submit.
- Prior to Funding (PTF) conditions will be displayed in Funding screen.
 - Click on **SELECT CONDITION** button or **Drag/Drop File**.

To associate a condition to a specific document, select the condition(s) from the dropdown.

- Click **SUBMIT CONDITIONS** button to submit PTF conditions.



TBD Property File Submissions

- Register loan as **FLOAT** or **LOCK**.
- Include printed 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.
- **Initial Disclosures:** Upload as a **Condition** on the Underwriting tab.

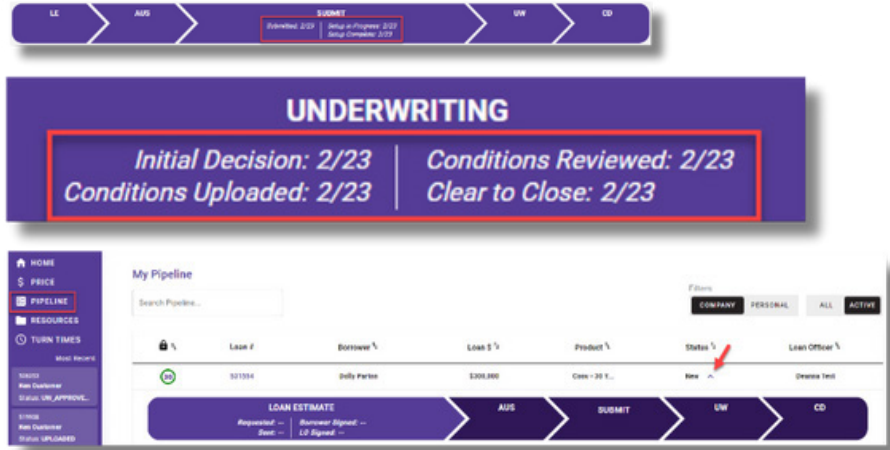
Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

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

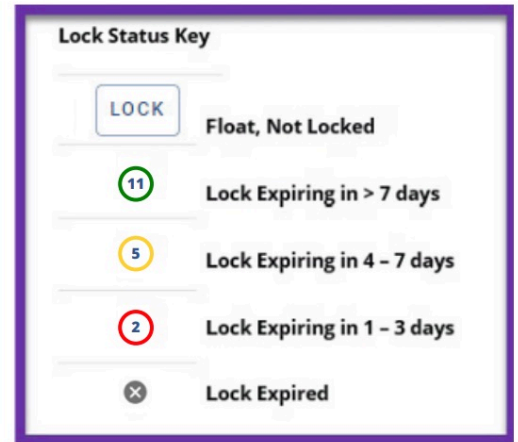
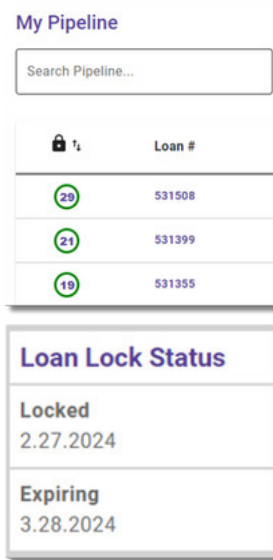
Loan Tracker

- 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

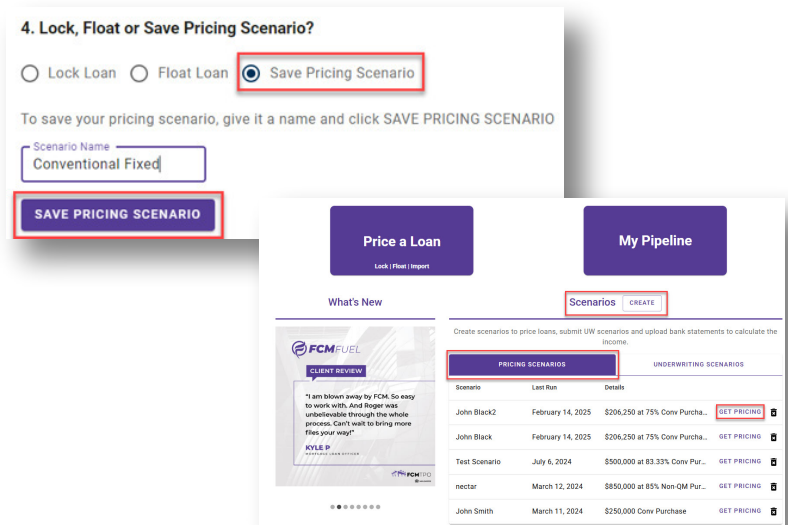
- Lock Status is available in the pipeline screen.
 - Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.
 - The number in the circle indicates the remaining number of days until the lock expires.



Scenarios (Pricing & Underwriting)

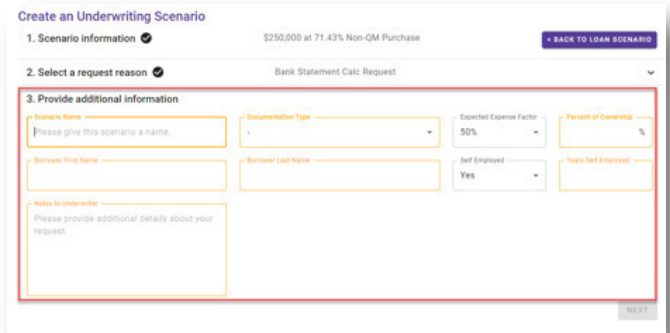
Pricing and Underwriting scenarios can be saved.

- 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:

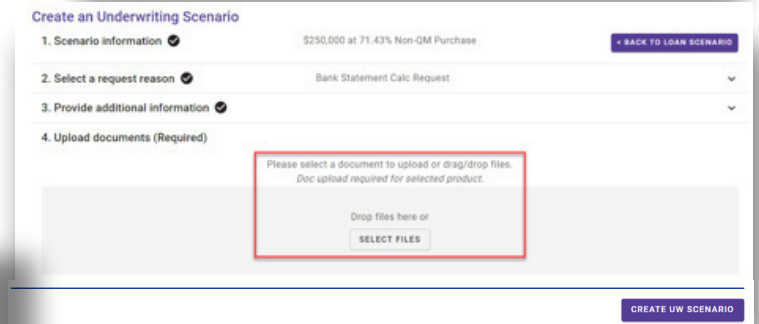
Borrower Last Name:

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

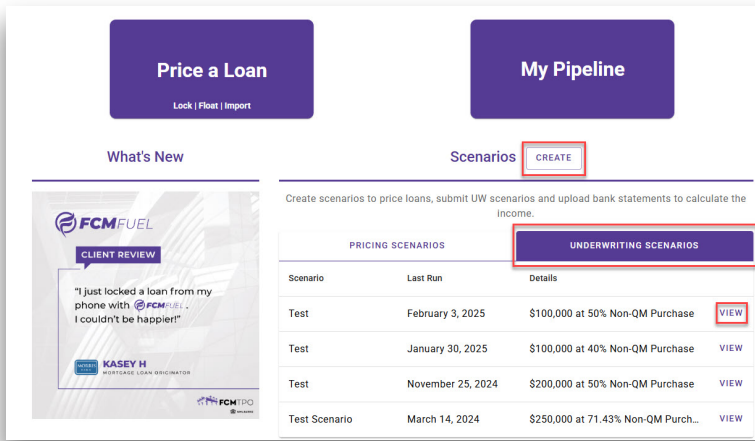
3. Provide additional information

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 | Float | Import

My Pipeline

What's New

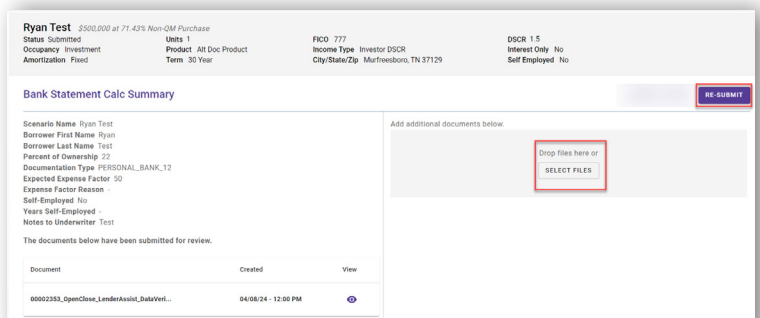
Scenarios [CREATE](#)

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

Scenario	Last Run	Details	
Test	February 3, 2025	\$100,000 at 50% Non-QM Purchase	VIEW
Test	January 30, 2025	\$100,000 at 40% Non-QM Purchase	VIEW
Test	November 25, 2024	\$200,000 at 50% Non-QM Purchase	VIEW
Test Scenario	March 14, 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 Steps: 1

Occupancy: Investment Product: Alt Doc Product

Amortization: Fixed Term: 30 Year

FICD: 777 Income Type: Investor DSCR

City/State/Zip: Murfreesboro, TN 37129 DSCR: 1.5

Interest Only: No

Self Employed: No

[RE-SUBMIT](#)

Bank Statement Calc Summary

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	VIEW

FCM TPO Contacts and Loan Notifications

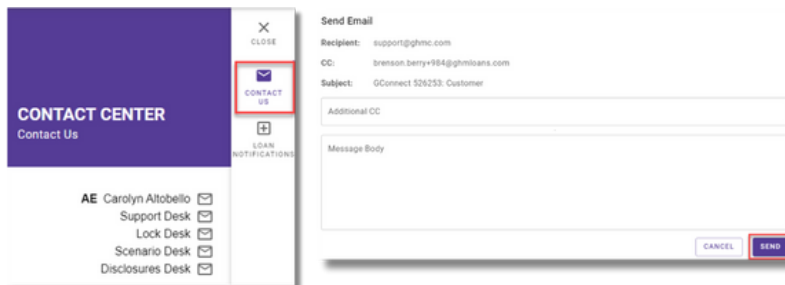
- Click on **Open Contact Center** to expand the Contact Center.

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 a 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.



The screenshot shows the 'CONTACT CENTER' interface with 'Contact Us' selected. A list of contacts is shown, including 'AE Carolyn Altobello', 'Support Desk', 'Lock Desk', 'Scenario Desk', and 'Disclosures Desk'. The 'CONTACT US' button is highlighted. To the right, a 'Send Email' form is visible with fields for 'Recipient', 'CC', 'Subject', 'Additional CC', and 'Message Body'. The 'SEND' button is highlighted.

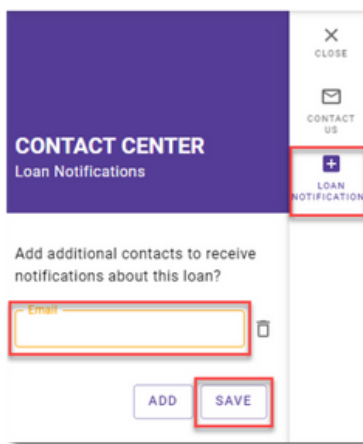
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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**.



The screenshot shows the 'CONTACT CENTER' interface with 'Loan Notifications' selected. A 'LOAN NOTIFICATION' button is highlighted. Below, a form asks 'Add additional contacts to receive notifications about this loan?' with an 'Email' input field. 'ADD' and 'SAVE' buttons are at the bottom.

Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@fcmtpo.com (Please include program type in the subject line)
- **NDC1 Correspondent Questions:** NDC1prepurchase@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 CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS

Lender ID Numbers:

FHA: 5222209998
VA: 9750740000

Fees:

NDC1 Corr Purchase Fee:	\$1,095
Streamline Purchase Fee:	\$695
Flood Cert:	\$7
Tax Service Fee:	\$70
Attorney Review - TX:	\$225