

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

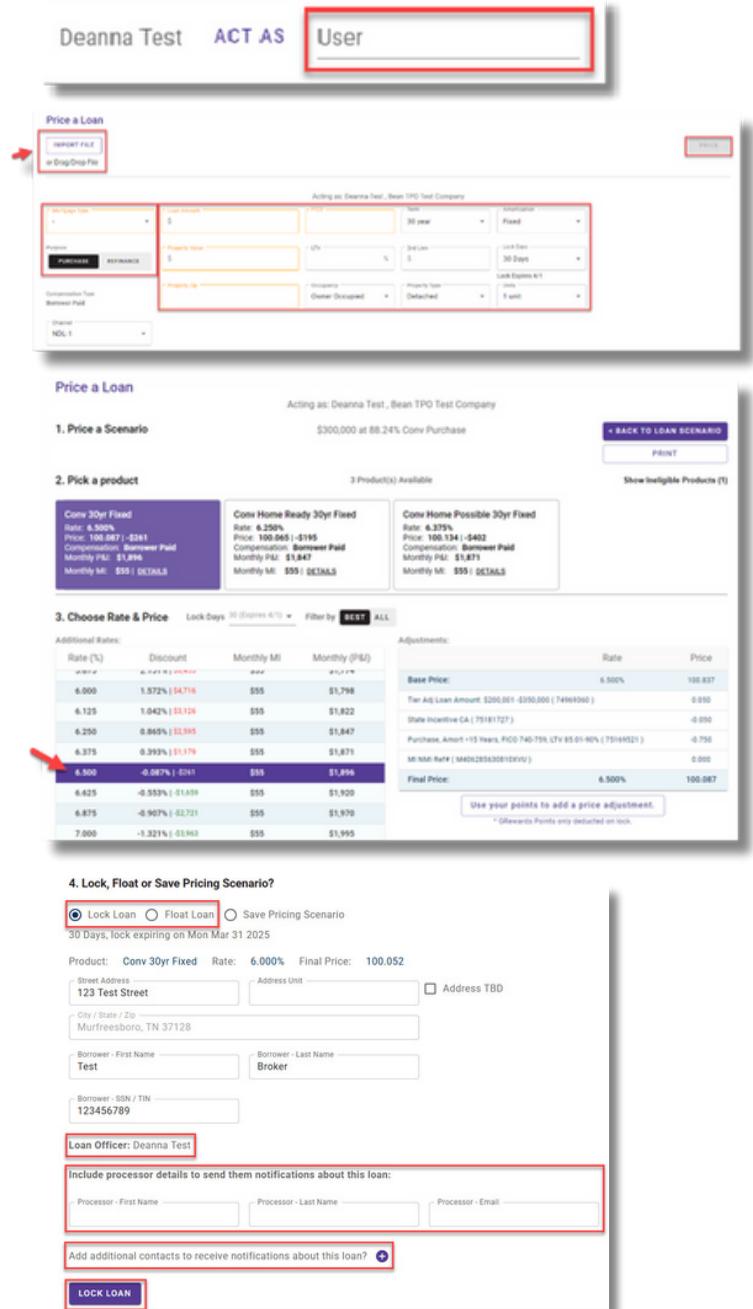
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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.

- 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.



Deanna Test ACT AS User

Price a Loan

Import File or Drag/Drop File

Acting as Deanna Test, Bean TPO Test Company

1. Price a Scenario \$300,000 at 6.500% Conv Purchase

2. Pick a product 3 Product(s) Available

| Product | Rate | Price | Compensation | Processor Paid | Monthly MI | Monthly P&I |
|-------------------------------|--------|---------|--------------|----------------|------------|-------------|
| Conv 30yr Fixed | 6.500% | 100,087 | -\$281 | \$1,896 | \$55 | \$1,841 |
| Conv Home Ready 30yr Fixed | 6.250% | 100,865 | -\$195 | \$1,847 | \$55 | \$1,792 |
| Conv Home Possible 30yr Fixed | 6.375% | 100,134 | -\$402 | \$1,879 | \$55 | \$1,822 |

3. Choose Rate & Price

| Rate (%) | Discount | Monthly MI | Monthly (P&I) |
|----------|-------------------|------------|---------------|
| 6.000 | 1.572% (\$4,714) | \$55 | \$1,798 |
| 6.125 | 1.042% (\$3,126) | \$55 | \$1,822 |
| 6.250 | 0.865% (\$2,585) | \$55 | \$1,847 |
| 6.375 | 0.393% (\$1,179) | \$55 | \$1,871 |
| 6.500 | -0.087% (\$1) | \$55 | \$1,896 |
| 6.625 | -0.553% (\$1,659) | \$55 | \$1,920 |
| 6.875 | -0.907% (\$2,721) | \$55 | \$1,970 |
| 7.000 | -1.321% (\$3,963) | \$55 | \$1,995 |

4. Lock, Float or Save Pricing Scenario?

Lock Loan Float Loan Save Pricing Scenario

30 Days, lock expiring on Mon Mar 31 2025

Product: Conv 30yr Fixed Rate: 6.000% Final Price: 100,052

Street Address: 123 Test Street Address Unit: Address TBD

City / State / Zip: Murfreesboro, TN 37128

Borrower - First Name: Test Borrower - Last Name: Broker

Borrower - SSN / TIN: 123456789

Loan Officer: Deanna Test

Include processor details to send them notifications about this loan.

Processor - First Name: Processor - Last Name: Processor - Email:

Add additional contacts to receive notifications about this loan?

LOCK LOAN

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

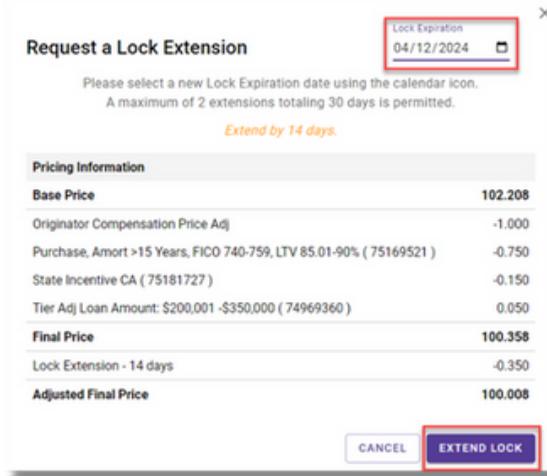
Lock a Floated Loan

- 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.



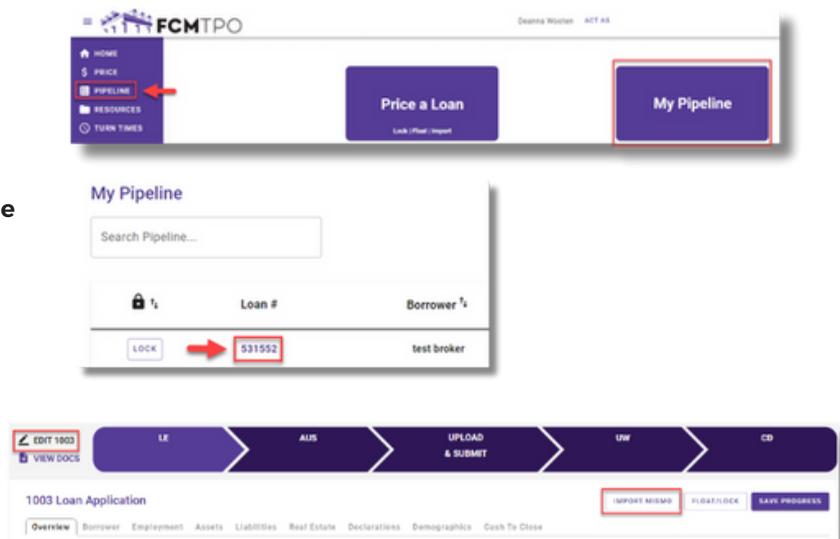
Re - Lock

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

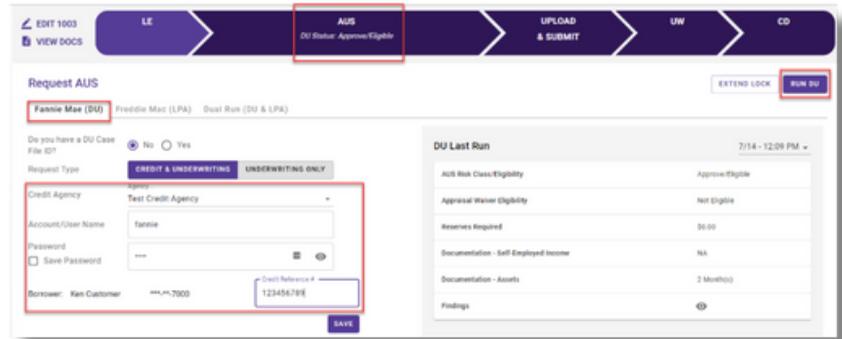
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



STEP 5: Automated Underwriting

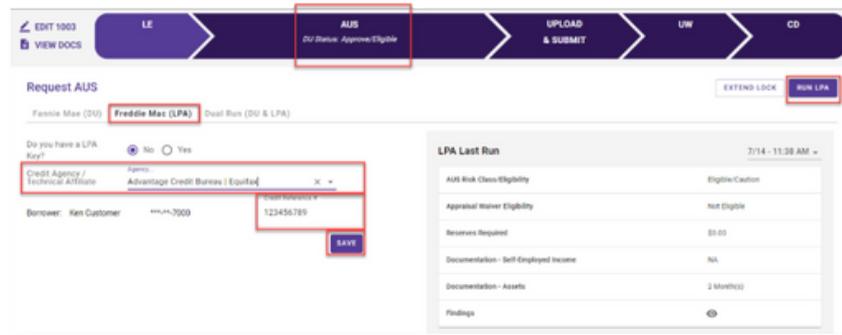
Desktop Underwriting (DU)

- 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.

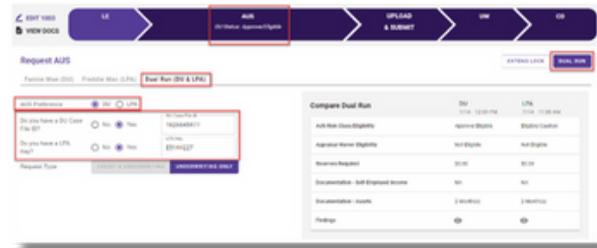
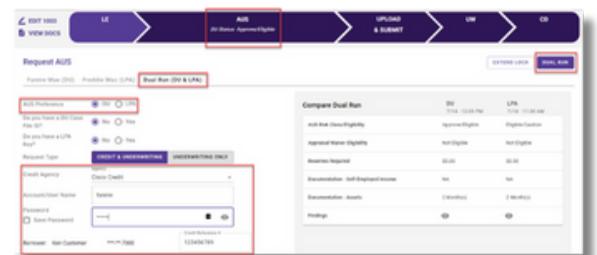
- If associating an LPA Key and/or DU Case File ID:
 - If you have a Case File ID, click on **Yes to Do you have a DU Case File ID?**
 - Enter the **DU Case File ID.**

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.

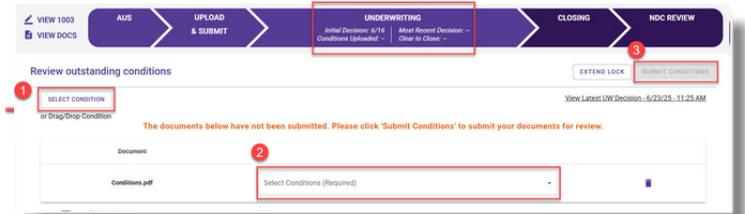
STEP 6: Upload Loan Package – Submit to UW

- 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.



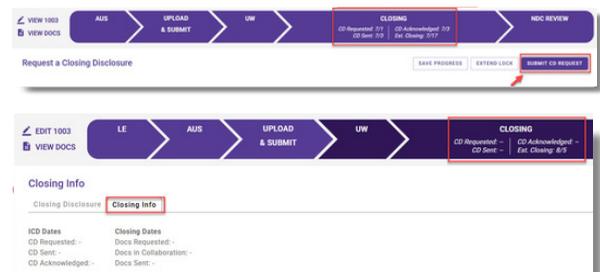
STEP 7: Underwriting Approval and Uploading Conditions

- 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(s) 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**.

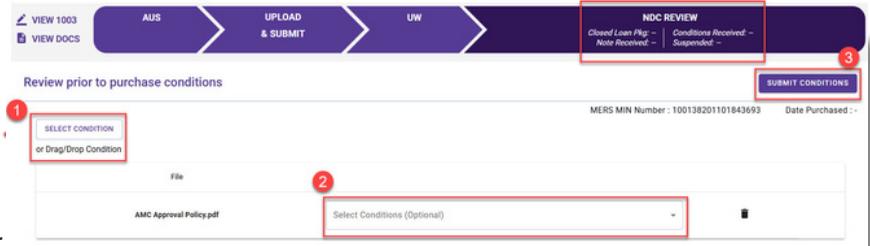


STEP 10: Funding Loan

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.

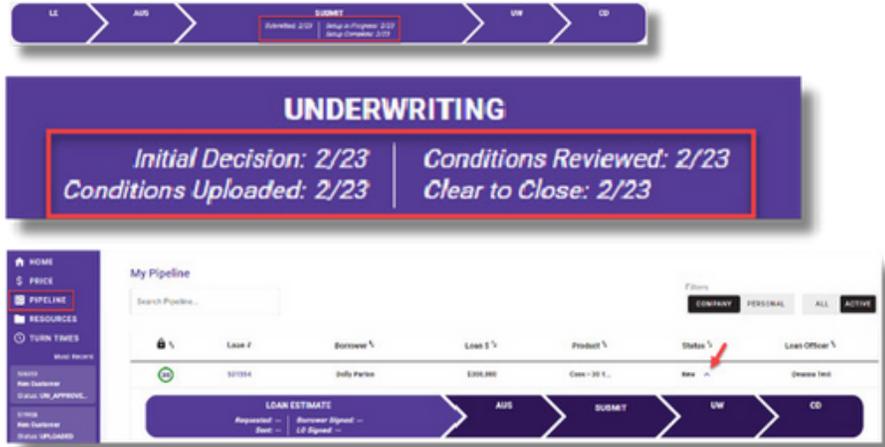
Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

- **Edit the Property Address:** Contact the Support desk at support@firstcolony.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

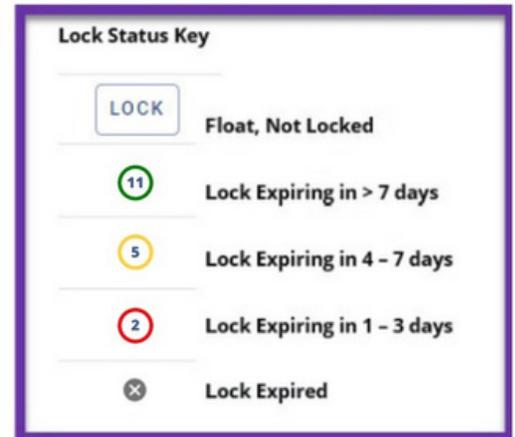
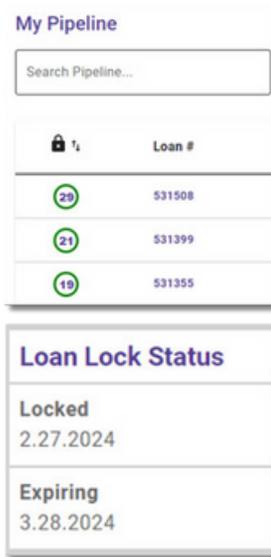
Loan Tracker

- 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

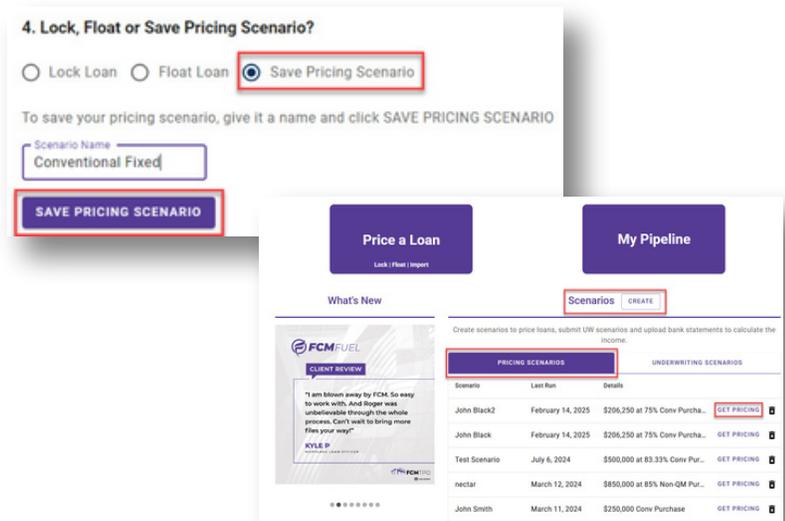
- Lock status is available in the pipeline screen.
 - Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.
 - The number in the circle indicates the remaining number of days until the lock expires.



Scenarios (Pricing & Underwriting)

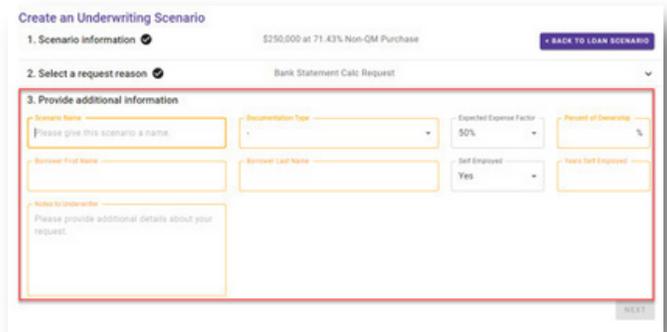
Pricing and Underwriting scenarios can be saved.

- 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

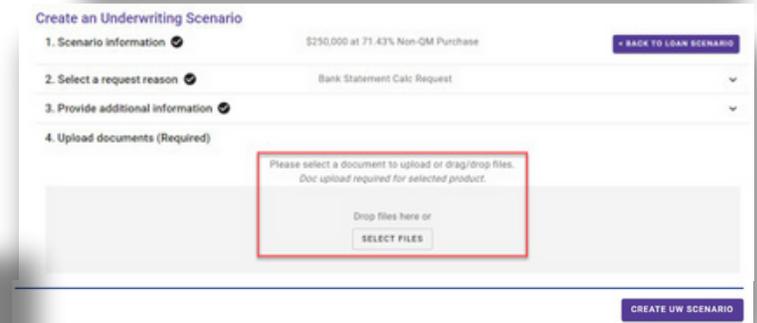
3. Provide additional information

Scenario Name Please give this scenario a name. Documentation Type Expected Expense Factor Percent of Ownership

Borrower First Name Borrower Last Name Self-Employed Years Self-Employed

Notes to Underwriter Please provide additional details about your request.

[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

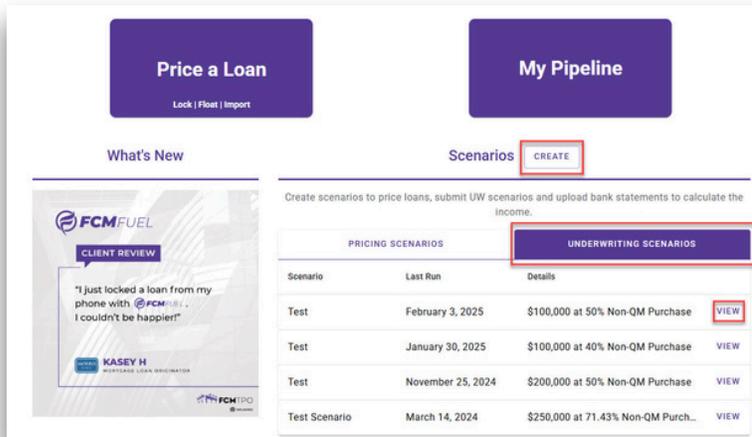
3. Provide additional information

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

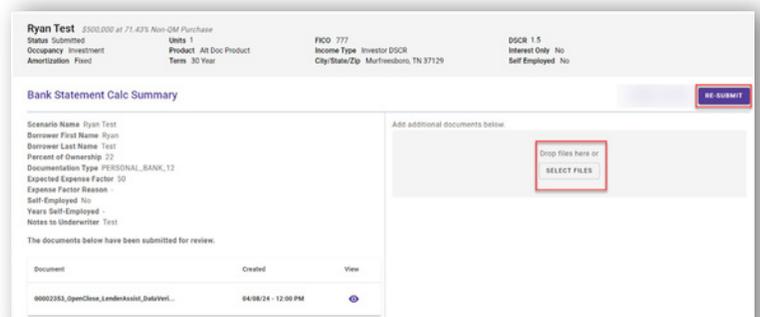
Scenarios [CREATE](#)

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

| PRICING SCENARIOS | | UNDERWRITING SCENARIOS | |
|-------------------|-------------------|-------------------------------------|----------------------|
| 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@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
 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_13
 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 |
|--|---------------------|----------------------|
| 00002383_OpenClose_LenderKiosk_04012025... | 04/08/24 - 12:00 PM | VIEW |

Add additional documents below

Drop files here or [SELECT FILES](#)

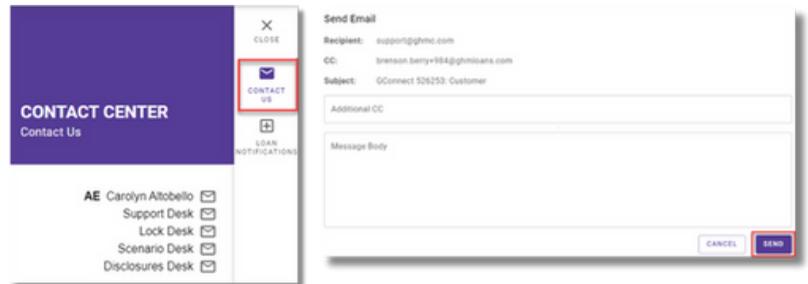
FCM TPO Contacts and Loan Notifications

- 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.



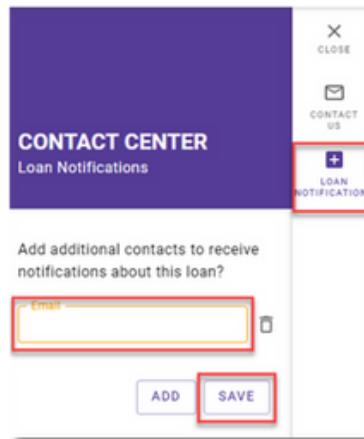
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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@firstcolony.com
(Please include program type in the subject line)
- **NDCI Correspondent Questions:** NDCIprepurchase@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 fhacasenumbers@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 CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS

Lender ID Numbers:

FHA: 5222209998

VA: 9750740000

Fees:

NDCI Corr Purchase Fee: \$1,095

Streamline Purchase Fee: \$695

Flood Cert: \$8

Tax Service Fee: \$70

Attorney Review - TX: \$225