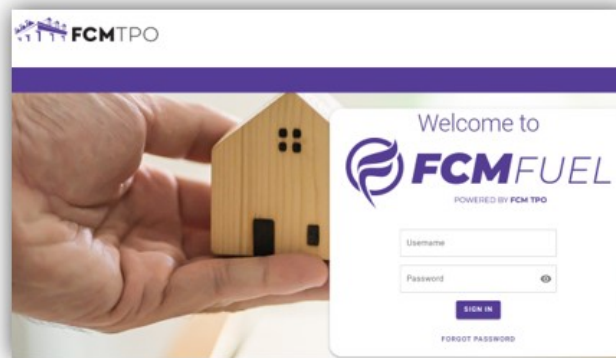## STEP 1: Login

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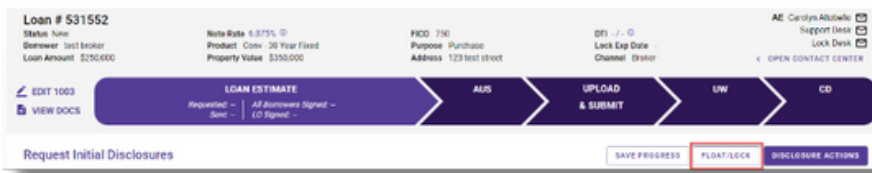- At bottom of screen, click **LOCK LOAN** or **FLOAT LOAN** button.

Note: Please reference TBD Property File Submissions section for more information on TBDs.
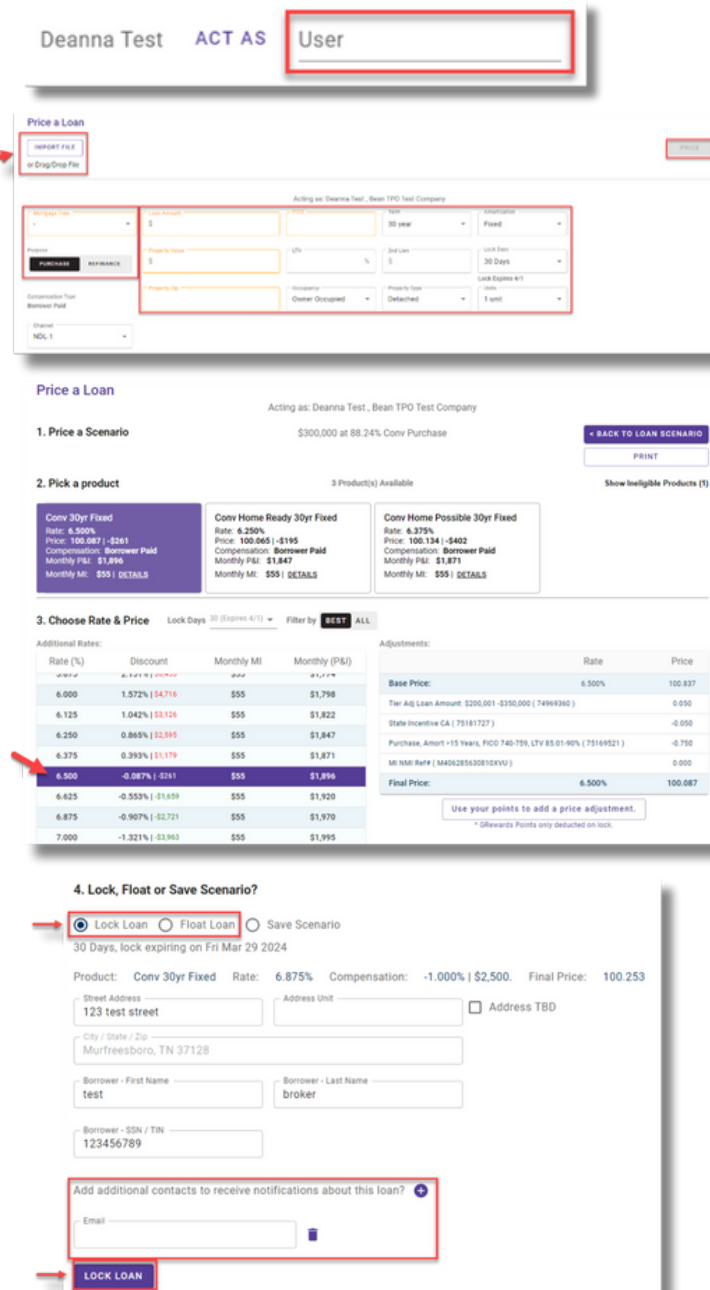
## STEP 3: Lock a Floated Loan, Extend Lock, Re-Lock

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** but ton 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.
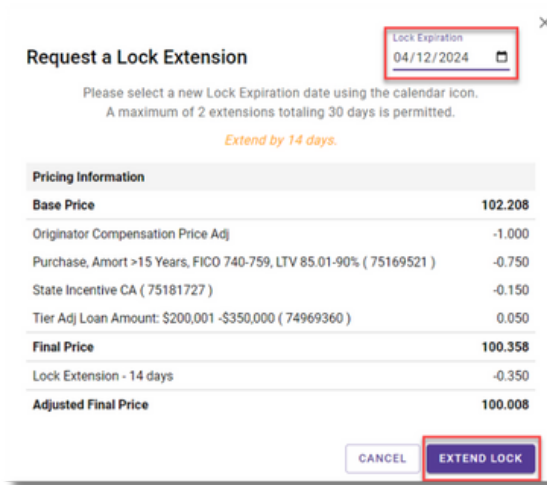
Re - Lock

- 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.
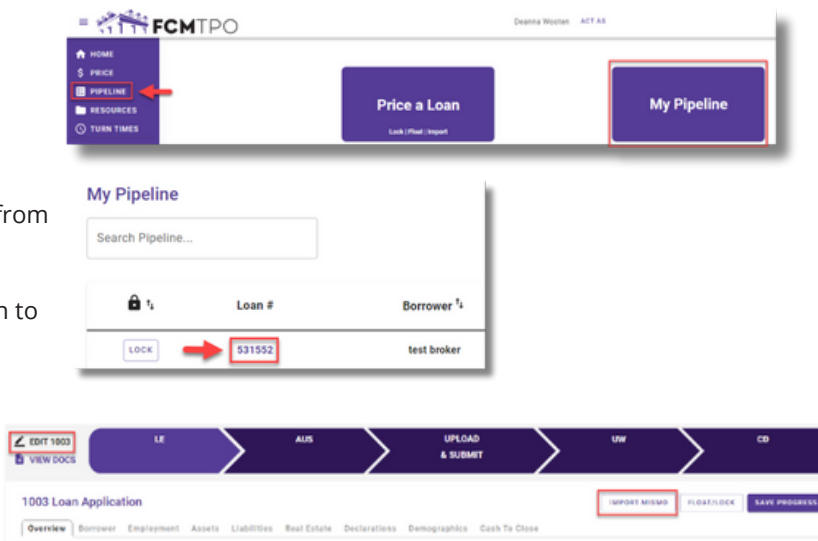
STEP 5: Automated Underwriting

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.
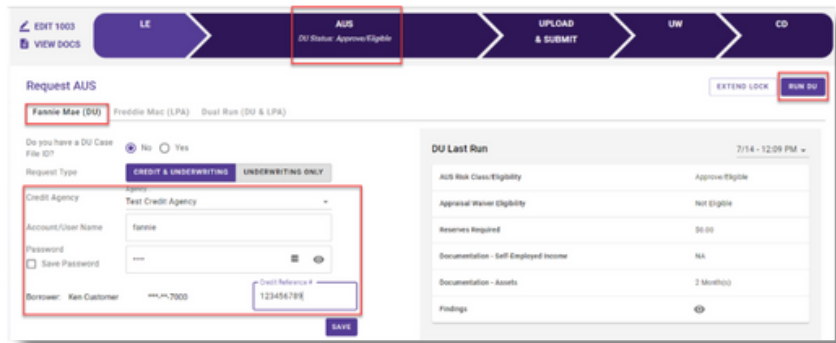
Loan Prospector (LPA)
- Click on **Freddie Mac (LPA)** tab.
— If associating an existing LPA Key:
  ○ Click on **Yes** to **Do you have a LPA Key?**
  ○ Enter the **LPA Key.**
  ○ Click on the **Retrieve LPA** button to submit.
— If running LPA:
  ○ Enter the **Credit Agency/Technical Affiliate**.
  ○ Enter the **Credit Reference #** for the borrower(s).
  ○ Click on **Save.**
 ○ Click on the **Run LPA** button to submit.
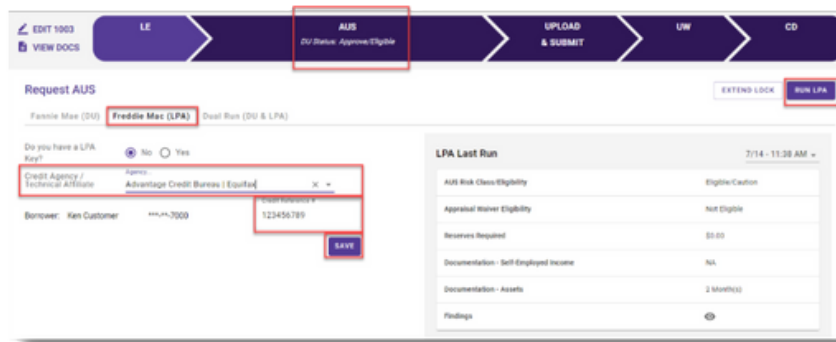
Dual Run (DU & LPA)
- Click on **Dual Run (DU & LPA)** tab.
Note: To use the Dual Run feature in FCM FUEL, you can import your DU or LPA findings if you have either, or you can run directly through the site.
— If associating an LPA Key and/or DU Case File ID:
  ○ If you have a Case File ID, click on **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.**
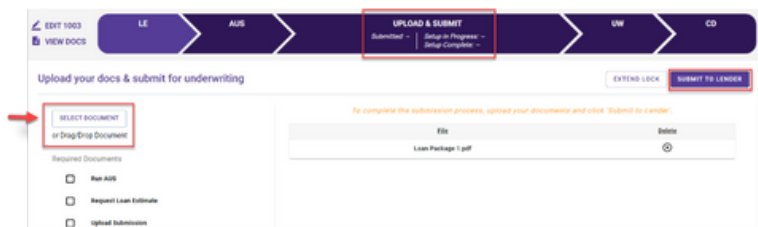*NOTE: You do not need a LPA Key to use the Dual Run feature.*
  ○ Click on Dual Run to submit.
— If not associating an LPA Key and/or DU Case File ID:
  ○ Enter the **Credit Agency.**
  ○ Enter the **Credit Reference #** for the borrower(s).
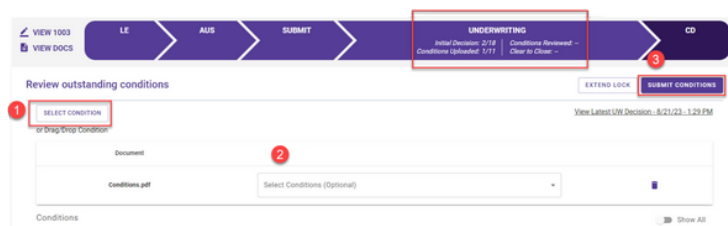 ○ Click on the **Dual Run** button to submit.
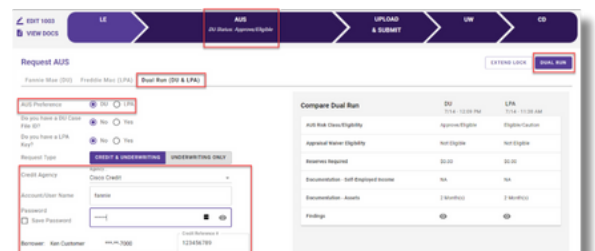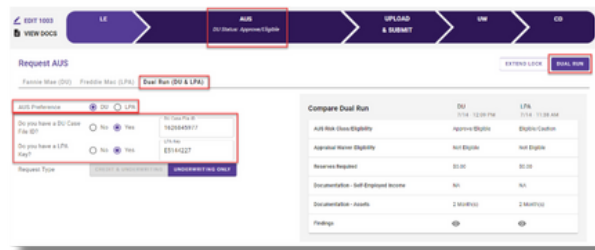
STEP 6: Upload Loan Package – Submit to UW

- 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.
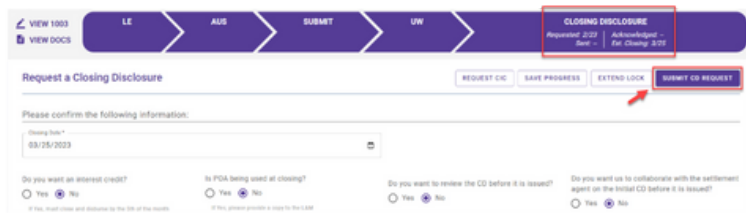
STEP 7: Underwriting Approval and Uploading Conditions

- 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 DISCLOSURE (CD)** tab in Loan Tracker.
- Confirm information in screen and complete applicable fields.

STEP 9: Funding Loan

FCM TPO prepares the closing documents.
After the loan has closed:

- Go to **FUNDING** 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

(optional step), select the condition(s) from the dropdown.

- Click **SUBMIT CONDITIONS** button to submit PTF conditions.
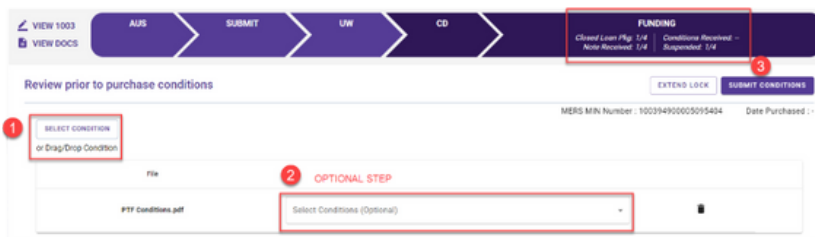
TBD Property File Submissions

- 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: C lick on **PIPELINE** from left side menu, click on arrow in **Loan Status** column to view Loan Tracker.
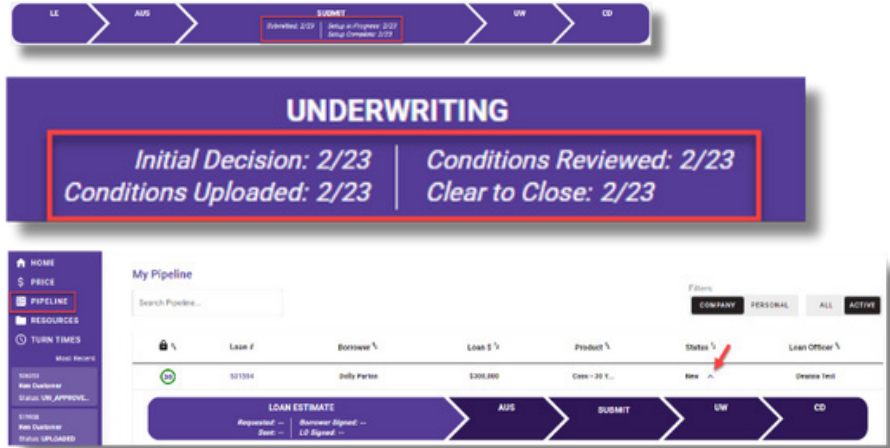
Lock Status

• 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.
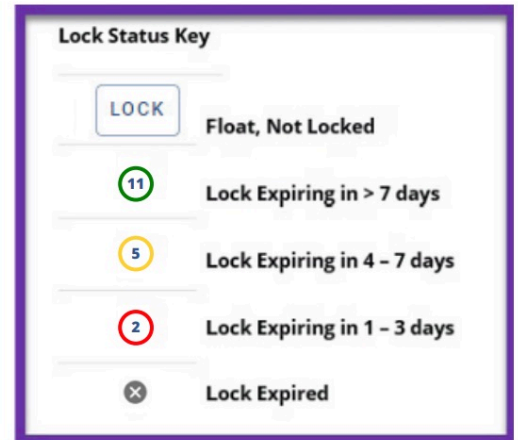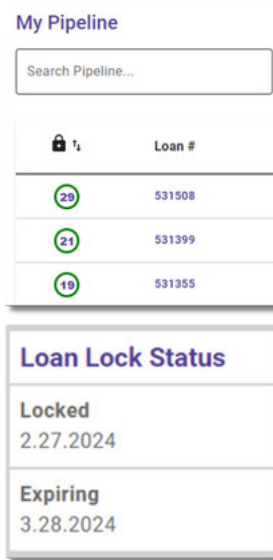
Scenarios (Pricing & Underwriting)
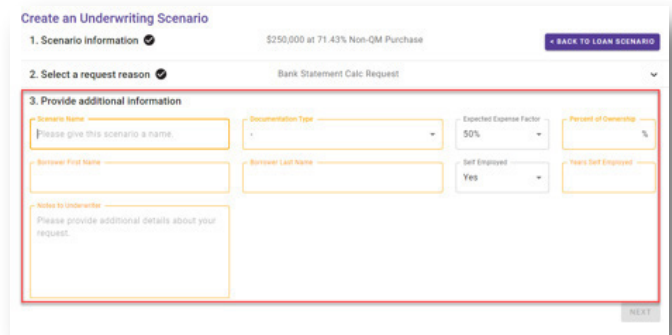
Pricing and Underwriting scenarios can be saved.

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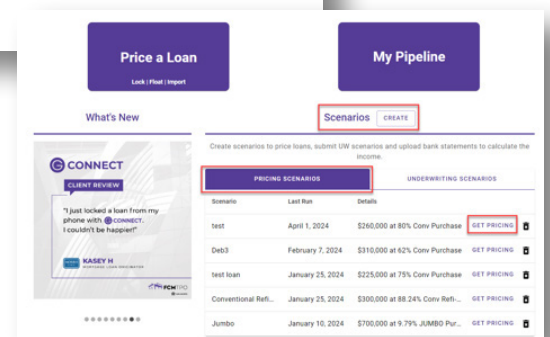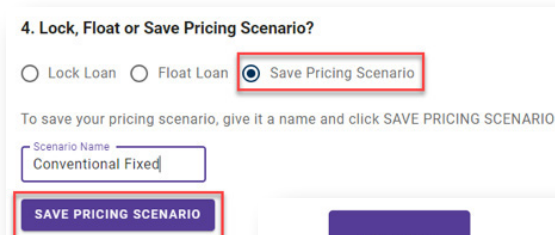
To create an **UNDERWRITING SCENARIO** (currently only available on Non-QM products), click **Price a Loan** button, or **Create** in **Scenarios** section on Home Page.

  1. Enter Non QM loan level data and click **UW SCENARIO** button

  2. Select request reason type
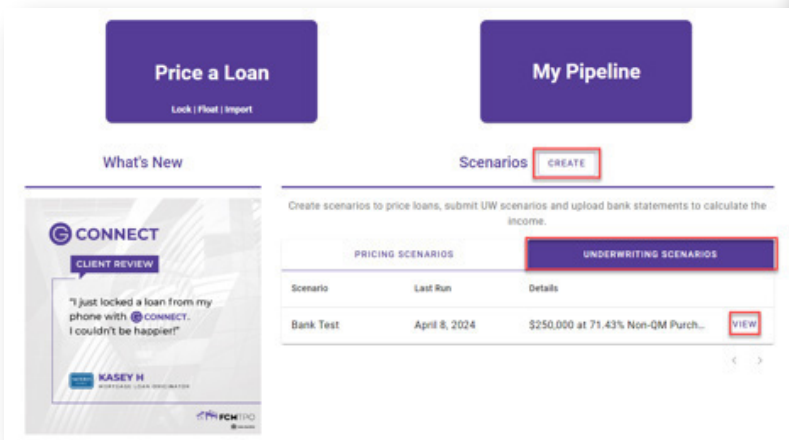
  3. Provide additional Information pertaining to your borrower, and click **NEXT**

  4. Upload supporting documents

  5. Click **CREATE UW SCENARIO**
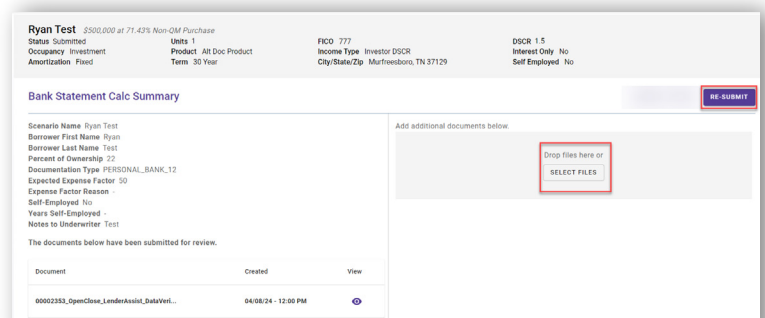
-To access saved Underwriting Scenarios, go to Home Page, and click on **"Underwriting Scenarios"** tab under Scenarios.

  • 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

FCM TPO Contacts and Loan Notifications
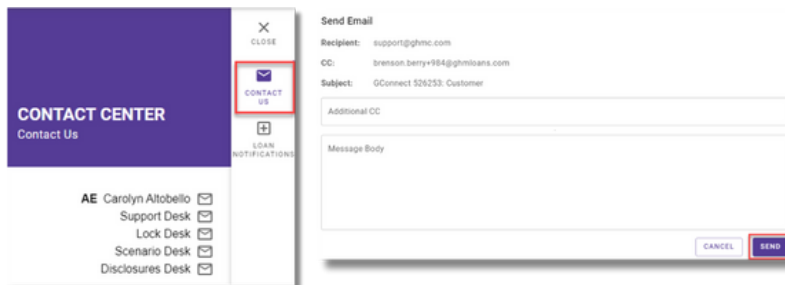
- Click on **Open Contact Center** to expand the Contact Center.

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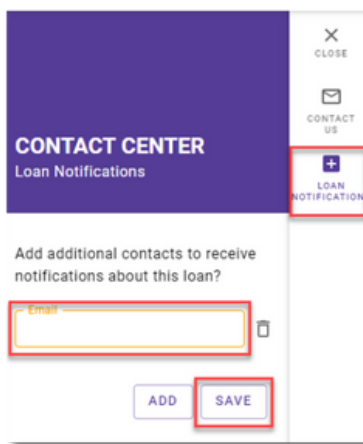
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS.**

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)*
- **NDC1 Correspondent Questions: NDC1prepurchase@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 CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS
Lender ID Numbers:
FHA: 5222209998
VA: 9750740000

Fees:
NDC1 Corr Purchase Fee:	$995
Streamline Purchase Fee:	$595
Flood Cert:	$6
Tax Service Fee:	$70
Attorney Review - TX:	$225

9/24/24