First Colony WHOLESALE

FCMFUEL QUICK GUIDE
NDC2/NDC3 CORRESPONDENT

STEP 1: Login

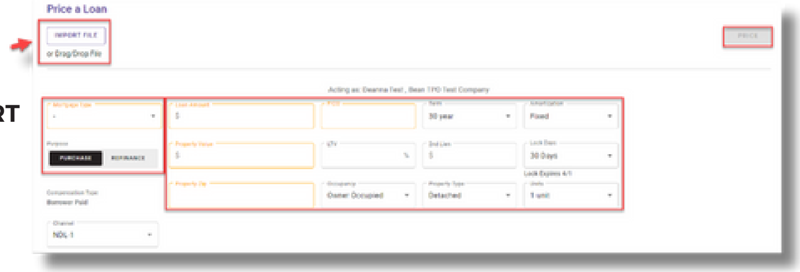
- Go to https://fuel.fcmtpo.com/login
- Login with your credentials.

Note: For login assistance, please contact the Support Department at support@firstcolony.com.

STEP 2: Create/Price and Register Loan

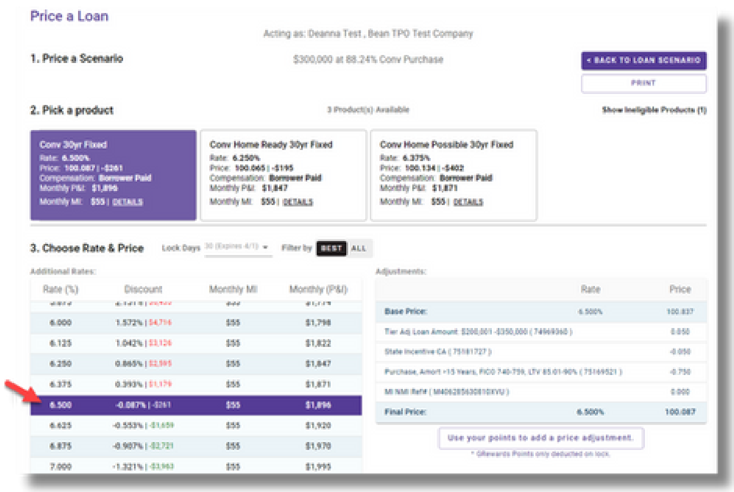
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

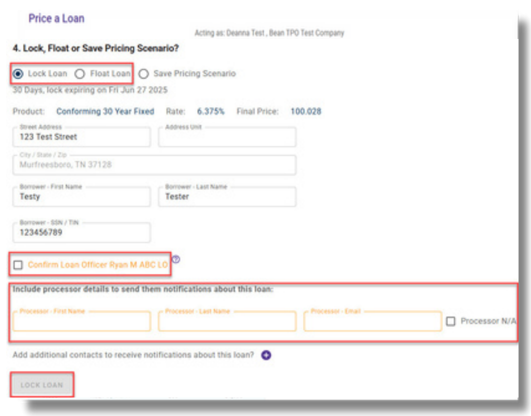
- Click on **Price a Loan** button on Home Page.
- If 1003 file is available: Import 1003 by clicking **IMPORT FILE** button or **Drag/Drop File** onto the screen.
  - Fill in applicable fields that did not auto - populate from import.
- If you do **NOT** have a 1003 file, enter loan level data in this 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.

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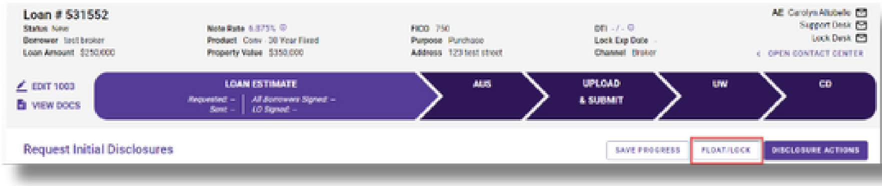
STEP 3: Lock a Floated Loan, Extend Lock, Re-Lock

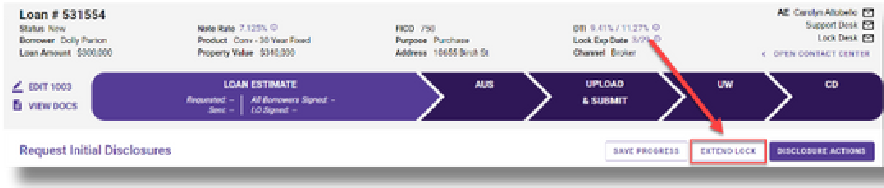
Lock a Floated Loan

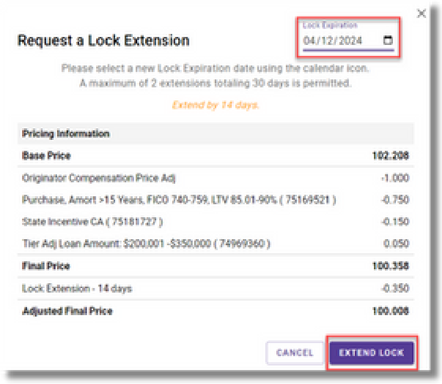
- To lock a loan previously registered as a float, click on the **FLOAT/LOCK** button at top right of any screen within the loan or from the pipeline screen.



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.





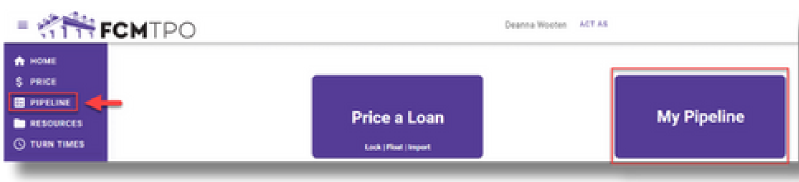
Re - Lock

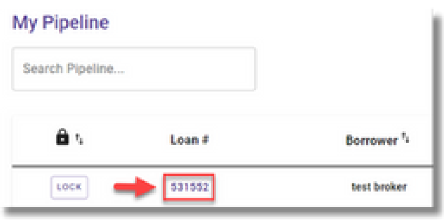
- Re-Lock requests should be emailed to rates@firstcolony.com.

STEP 4: Upload 1003 Import File to Existing Loan File

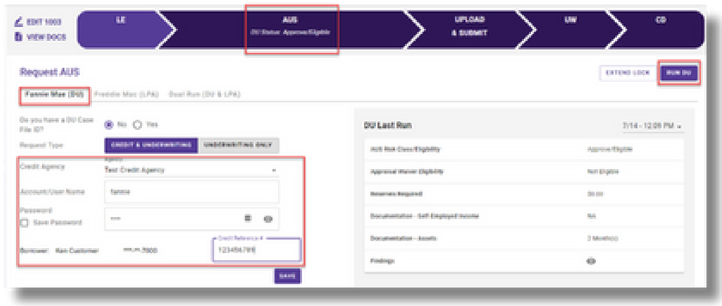
Skip this step if loan was created by 1003 Import method in STEP 2.

- 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)

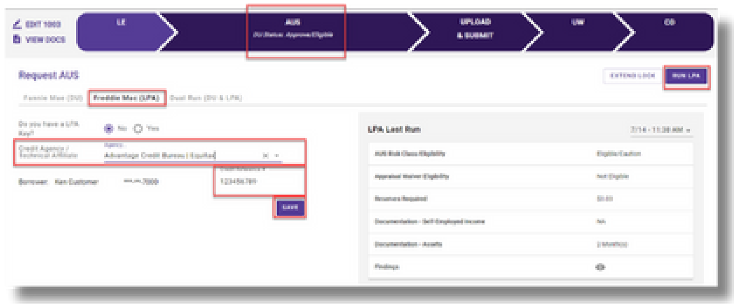
- Click on **Fannie Mae (DU)** tab.

— If associating an existing Case File ID:

- o Click on **Yes** to **Do you have a Case File**
- o ID? Enter the **DU Case File ID.**
- o Click on the **Run DU** button to submit.

— If running DU:

- o Enter the **Credit Agency, Account/User Name**, and **Password**.
- o Enter the **Credit Reference #** for the borrower(s).
- o Click on **Save.**
- o Click on the **Run DU** button to submit.



Loan Prospector (LPA)

- Click on **Freddie Mac (LPA)** tab.

— If associating an existing LPA Key:

- o Click on **Yes** to **Do you have a LPA Key?**
- o Enter the **LPA Key.**
- o Click on the **Retrieve LPA** button to submit.

— If running LPA:

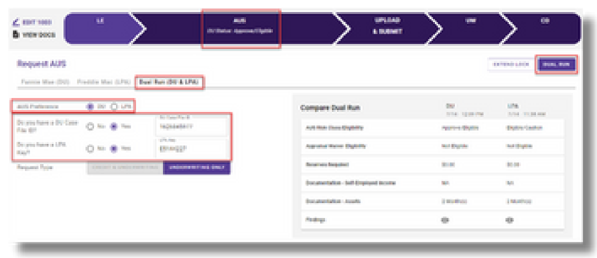
- o Enter the **Credit Agency/Technical Affiliate.**
- o Enter the **Credit Reference #** for the borrower(s).
- o Click on **Save.**
- o Click on the **Run LPA** button to submit.

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:



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

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

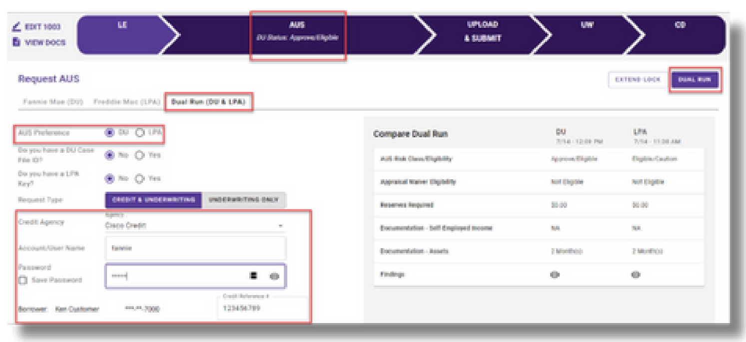
- o If you have a LPA Key, click on **Yes** to **Do you have a LPA Key?**
- o Enter the **LPA Key.**

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

- o Click on Dual Run to submit.

— If not associating an LPA Key and/or DU Case File ID:

- o Enter the **Credit Agency.**
- o Enter the **Credit Reference #** for the borrower(s).
- o Click on the **Dual Run** button to submit.



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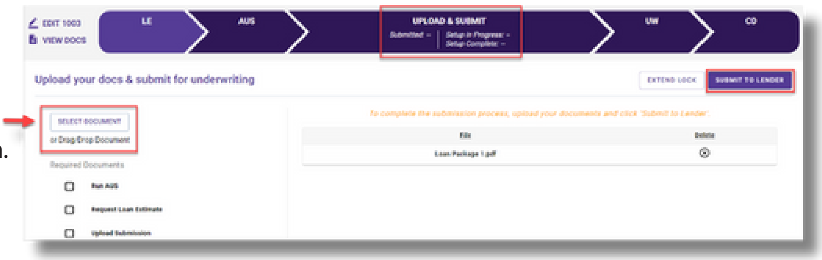
STEP 6: Upload Loan Package – Submit to UW

- 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 & Uploading Conditions

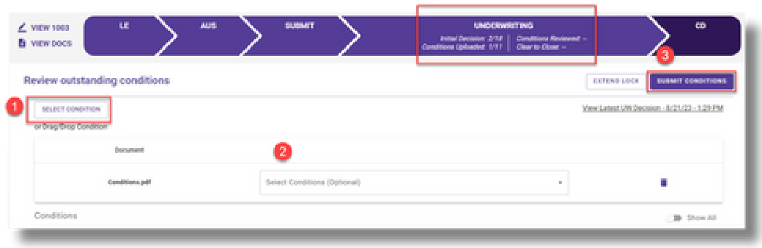
- To view conditions, go to **UNDERWRITING (UW)** tab in Loan Tracker.
- Outstanding conditions are listed on this screen.

— 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: Funding Loan

NDC2/NDC3 Correspondent prepares the closing documents after FCM TPO issues the Clear to Close/Final Approval. After the loan has closed:

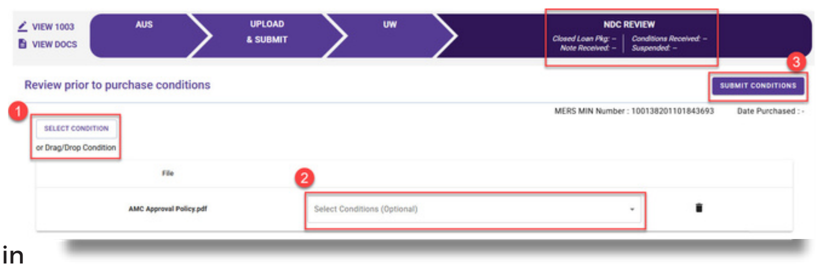
- Go to **NDC REVIEW** tab in Loan Tracker.
- Click on **SELECT CONDITION** button or **Drag/Drop File** to upload Closed Loan Package.

Note: Use stacking order per "NDC2/NDC3 Loan Delivery Transmittal" form.

- 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**.
- 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.

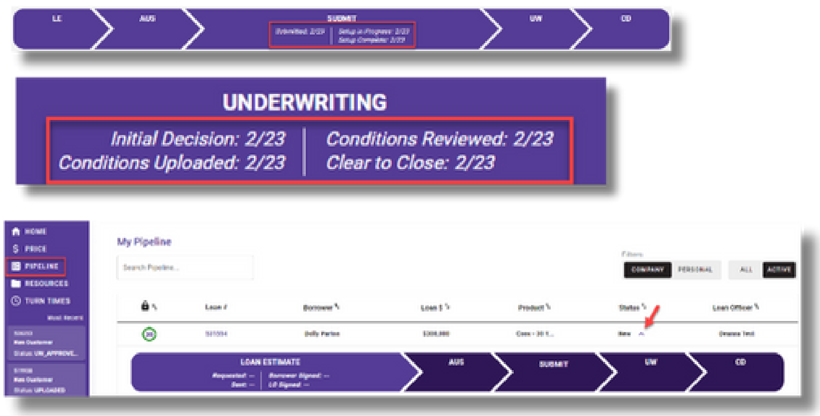
Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

- **Edit the Property Address**: Contact the Support desk at support@firstcolony.com to change the TBD address to a physical address.
- **Lock:** Once the above steps have been completed, click on the lock button from the loan in the Pipeline to lock the loan.

Important Tips

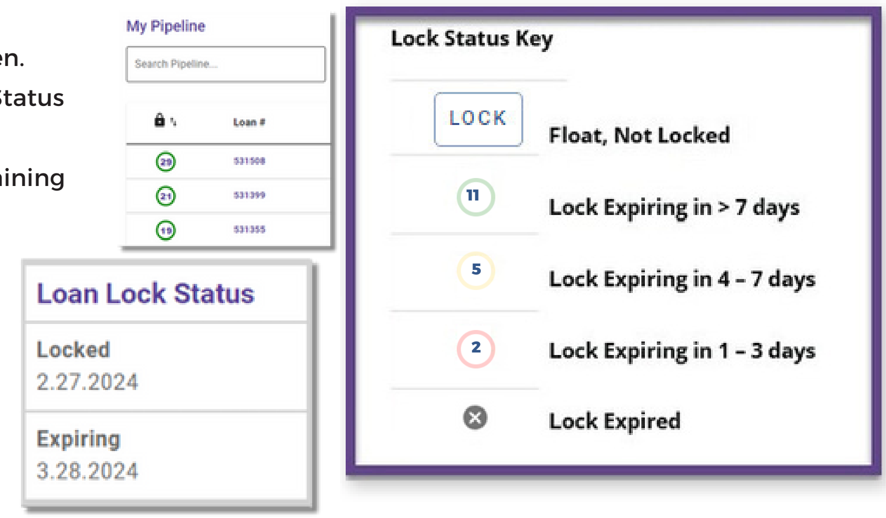
Loan Tracker

- 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.



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Scenarios (Pricing & Underwriting)

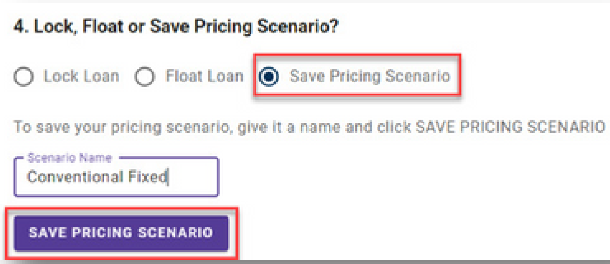
Pricing and Underwriting scenarios can be saved.

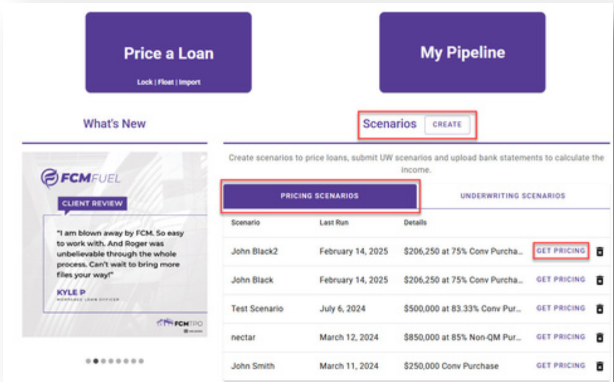
To create a **PRICING SCENARIO**, click **Price** a Loan button or **Create** in Scenarios section on Home Page.

- 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.

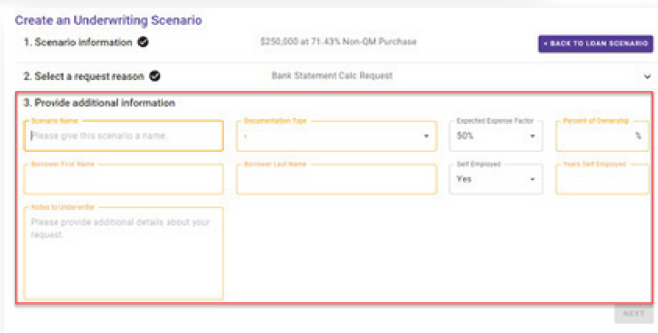
Click **GET PRICING** to view current pricing of each saved Scenario

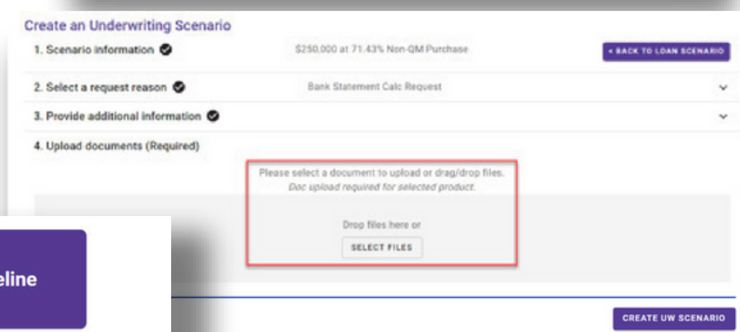


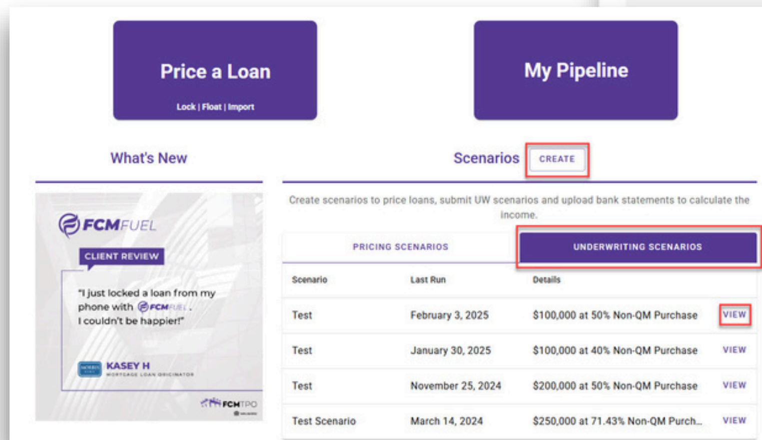


To create an **UNDERWRITING SCENARIO** (currently only available on Non-QM products), click **Price a Loan** button, or **Create** in **Scenarios** section on Home Page.

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**

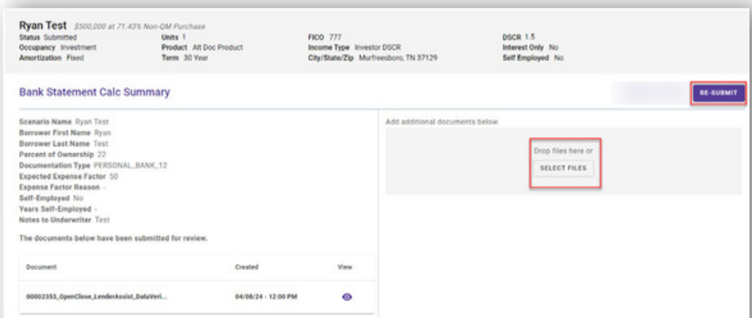






To access saved Underwriting Scenarios, go to Home Page, and click on "**Underwriting Scenarios**" tab under Scenarios.

- Scenario will be reviewed by Underwriting Scenario Team
- Underwriting response will be sent to Loan Officer from scenarios@firstcolony.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.

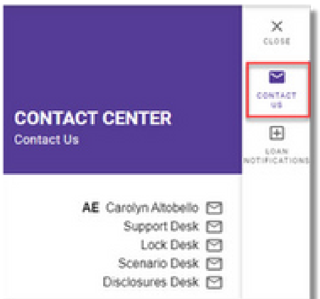
- To email a FCM TPO Contact, from the Contact Center, click on **CONTACT US.**

— 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.**

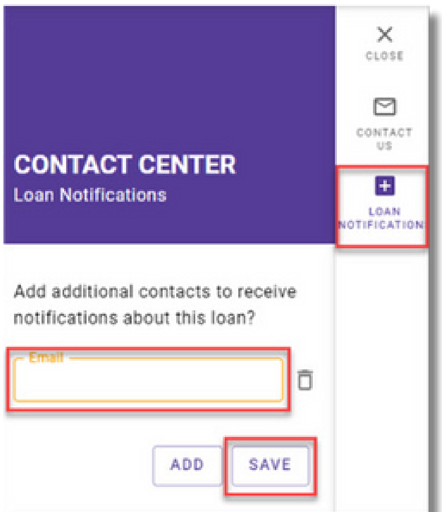
Note: Loan Notifications need to be set up on each loan. This is at the loan level.

— 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.**



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Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@firstcolony.com
  (Please include program type in the subject line)
- **NDC2/NDC3 Correspondent Questions:** correspondenthelp@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:

NDC2 Corr Purchase Fee:	$895
NDC3 Corr Purchase Fee:	$795
Streamline Purchase Fee:	$695
Flood Cert:	$8
Tax Service Fee:	$70
Attorney Review Fee -TX	$225

01/21/26