First Colony WHOLESALE

CHANNEL DIFFERENCES

	BROKER	NDC1 CORR	NDC2 CORR	NDC3 CORR
UNDERWRITES THE FILES	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE
PREPARES INITIAL DISCLOSURE	FIRST COLONY WHOLESALE	CLIENT	CLIENT	CLIENT
INITIAL DISCLOSURES REVIEWED	DURING SETUP	DURING UNDERWRITING	DURING UNDERWRITING	AFTER CLOSING, PRIOR TO PURCHASE
PREPARES CLOSING DISCLOSURES	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE	CLIENT	CLIENT
PREPARES CIC	FIRST COLONY WHOLESALE	CLIENT	CLIENT	CLIENT
TITLE & HOI IN NAME OF	FIRST COLONY WHOLESALE	CLIENT	CLIENT	CLIENT
TITLE, E&O, CPL REVIEWED	DURING UNDERWRITING	DURING UNDERWRITING	DURING UNDERWRITING	AFTER CLOSING, PRIOR TO PURCHASE
TRANSCRIPTS ORDERED BY	FIRST COLONY WHOLESALE	CLIENT	CLIENT	CLIENT
VVOE	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE	CLIENT	CLIENT
MERS RESPONSIBILITIES	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE	CLIENT	CLIENT
REMITS VA FUNDING FEE	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE	CLIENT/FIRST COLONY WHOLESALE	CLIENT
REMITS FHA UFMIP	FIRST COLONY WHOLESALE	FIRST COLONY WHOLESALE	CLIENT/FIRST COLONY WHOLESALE	CLIENT
LOCK EXPIRATION	Lock must be good through disbursment date.	Must deliver closed loan package to FIRST COLONY WHOLESALE by earliest of lock expiration date or within 3 calendar days from closing. Loan must be purchased within 10 calendar days of lock expiration date.	Must deliver closed loan package to FIRST COLONY WHOLESALE by earliest of lock expiration date or within 3 calendar days from closing. Loan must be purchased within 10 calendar days of lock expiration date.	Must deliver closed loan package to FIRST COLONY WHOLESALE by earliest of lock expiration date or within 3 calendar days from closing. Loan must be purchased within 10 calendar days of lock expiration date.

500 E. PARK AVE, SUITE 900
OREM, UT 84097
855-463-2630 | fcmwholesale.com

NMLS#3112

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First Colony WHOLESALE

CHANNEL DIFFERENCES

FIRST COLONY WHOLESALE FEES				
FEE NAME	**CONVENTIONAL & JUMBO**	**GOVERNMENT** (FHA/VA/USDA)	**STREAMLINE**	**NON-QM**
Tax Service	$70	$0	$0	$70
Flood Cert	$8	$8	$8	$8
Attorney Review Fee - TX	$225	$225	$225	$225
Lender Fee - Broker (Underwriting or Commitment or Application or Admin or Loan Origination –as applicable by state)	$1,320	$1,320	$795	$1,745
Purchase Fee - NDC1	$1,220	$1,220	$820	$1,620
Purchase Fee - NDC2	$995	$995	$795	N/A
Purchase Fee - NDC3	$895	$895	$795	N/A

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10/1/2026

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