



	BROKER	NDL 1 CORR	NDL 2 CORR	NDL 3 CORR
UNDERWRITES THE FILES	FCM TPO	FCM TPO	FCM TPO	FCM TPO
PREPARES INITIAL DISCLOSURE	FCM TPO	CLIENT	CLIENT	CLIENT
INITIAL DISCLOSURES REVIEWED	DURING SETUP	DURING UNDERWRITING	DURING UNDERWRITING	AFTER CLOSING, PRIOR TO PURCHASE
PREPARES CLOSING DISCLOSURES	FCM TPO	FCM TPO	CLIENT	CLIENT
PREPARES CIC	FCM TPO	CLIENT	CLIENT	CLIENT
TITLE & HOI IN NAME OF	FCM TPO	CLIENT	CLIENT	CLIENT
TITLE, E&O, CPL REVIEWED	DURING UNDERWRITING	DURING UNDERWRITING	DURING UNDERWRITING	AFTER CLOSING, PRIOR TO PURCHASE
TRANSCRIPTS ORDERED BY	FCM TPO	CLIENT	CLIENT	CLIENT
VVOE	FCM TPO	FCM TPO	FCM TPO	CLIENT
MERS RESPONSIBILITIES	FCM TPO	FCM TPO	CLIENT	CLIENT
REMIT VA FUNDING FEE	FCM TPO	FCM TPO	CLIENT/*FCM TPO	CLIENT
REMIT FHA UFMIP	FCM TPO	FCM TPO	CLIENT/*FCM TPO	CLIENT
LOCK EXPIRATION	Lock must be good through disbursement date.	Must deliver closed loan package to FCM TPO by earliest of lock expiration date or within 3 calendar days from closing. Loan must be purchased within 10 days of lock expiration date.	Must deliver closed loan package to FCM TPO by earliest of lock expiration date or within 3 calendar days from closing. Loan must be purchased within 10 days of lock expiration date.	Must deliver closed loan package to FCM TPO by earliest of lock expiration date or within 3 calendar days from closing. Loan must be purchased within 10 days of lock expiration date.



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 NMLS#3112

<b>FCM TPO FEES</b>				
<b>FEE NAME</b>	<b>CONVENTIONAL &amp; JUMBO</b>	<b>GOVERNMENT (FHA/VA/USDA)</b>	<b>STREAMLINE</b>	<b>NON-QM</b>
<b>Tax Service</b>	\$70	\$0	\$0	\$70
<b>Flood Cert</b>	\$7	\$7	\$7	\$7
<b>Attorney Review Fee - TX</b>	\$225	\$225	\$225	\$225
<b>Admin Fee - Broker</b>	\$1,095	\$1,095	\$595	\$1,495
<b>Purchase Fee - NDL1</b>	\$995	\$995	\$595	N/A
<b>Purchase Fee - NDL2</b>	\$895	\$895	\$595	N/A
<b>Purchase Fee - NDL3</b>	\$795	\$795	\$595	N/A



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2/29/24