



# FCMTPO

## CHANNEL DIFFERENCES

	BROKER	NDC 1 CORR	NDC 2 CORR	NDC 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	CLIENT	CLIENT
MERS RESPONSIBILITIES	FCM TPO	FCM TPO	CLIENT	CLIENT
REMITTS VA FUNDING FEE	FCM TPO	FCM TPO	CLIENT/*FCM TPO	CLIENT
REMITTS 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 calendar 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 calendar 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 calendar days of lock expiration date.



**2100 W. PLEASANT GROVE BLVD.  
SUITE 100  
PLEASANT GROVE, UT 84062  
801-226-7456 | [fcmtpo.com](http://fcmtpo.com)**



NMLS#3112



FCM TPO FEES				
FEE NAME	CONVENTIONAL & JUMBO	GOVERNMENT (FHA/VA/USDA)	STREAMLINE	NON-QM
Tax Service	\$70	\$0	\$0	\$70
Flood Cert	\$7	\$7	\$7	\$7
Attorney Review Fee - TX	\$225	\$225	\$225	\$225
Lender Fee - Broker <small>(Underwriting or Commitment or Application or Admin or Loan Origination – as applicable by state)</small>	\$1,220	\$1,220	\$695	\$1,645
Purchase Fee - NDC1	\$1,095	\$1,095	\$695	\$1,495
Purchase Fee - NDC2	\$895	\$895	\$695	N/A
Purchase Fee - NDC3	\$795	\$795	\$695	N/A



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