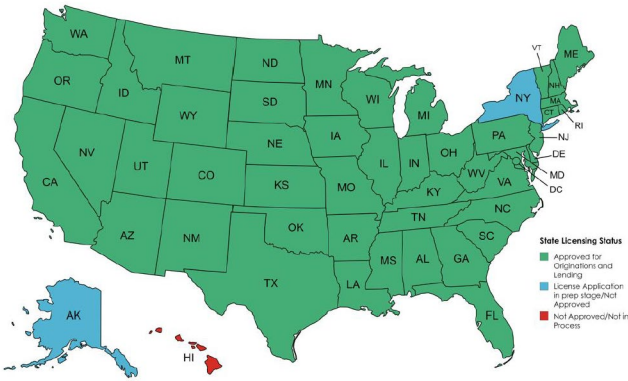


LO Comp: _____

Key Contacts:

- Support Desk: support@fcmtpo.com
- Lock Desk: rates@fcmtpo.com
- Disclosure Desk: disclosures@fcmtpo.com
- Scenario Desk: scenarios@fcmtpo.com

Approved States: All states EXCEPT: AK, NY, HI



KEY INFORMATION

Title Insurance Requirements
<ul style="list-style-type: none"> Transaction Specific Closing Protection Letter Wiring Instructions on Agent's Letterhead Title Commitment within 60 days of funding 24 month chain of Title Copy of plat map/plat survey Alta 8.1 & Alta 9 required on all loans

Lock Period	Credit Package Delivery Requirements
30 Days	Credit package must be submitted within 7 calendar days of the earlier of the application or lock date.
45 or 60 Days	Credit package must be submitted within 15 calendar days of the earlier of the application or lock date.
90 Day Lock	Credit package must be submitted within 25 calendar days of the earlier of the application or lock date.

Helpful Information
<ul style="list-style-type: none"> All forms and docs needed can be found in the FCM FUEL Resource Center POA must be specific to transaction and uploaded to the file for approval, along with a letter from the borrower. Trust/Trust Cert must be uploaded to loan file for approval.

Insurance Requirements
<ul style="list-style-type: none"> Policy Dates Required – Effective & Expiration Minimum 30 days coverage remaining on Refi's Purchases require 1 year coverage; must be effective on closing date. Max deductible lesser of 5% of face amount of policy (Some programs vary. Check with your AE). Policy & Replacement Cost Endorsement must support lesser of the following: <ul style="list-style-type: none"> 100% of the replacement cost value of the improvements as of the current property insurance policy effective date, or The unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date.

Agency	Lender/Sponsor ID
FHA	5222209998
VA	9750740000
USDA	870415314

FCM TPO Loss Payee
First Colony Mortgage Corporation ISAOA/ATIMA 2100 W Pleasant Grove Blvd, Suite 100 Pleasant Grove, UT 84062

FCM TPO FEES				
FEE NAME	CONV & JUMBO	GOVERNMENT (FHA/VA/USDA)	STREAMLINES	NON-QM
Tax Service	\$70	\$0	\$0	\$70
Flood Cert	\$6	\$6	\$6	\$6
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)	\$1,095	\$1,095	\$595	\$1,495
Purchase Fee – NDC1 Corr	\$995	\$995	\$595	N/A
Purchase Fee – NDC2 Corr	\$895	\$895	\$595	N/A
Purchase Fee – NDC3 Corr	\$795	\$795	\$595	N/A