

LO Comp: \_\_\_\_\_

### Key Contacts:

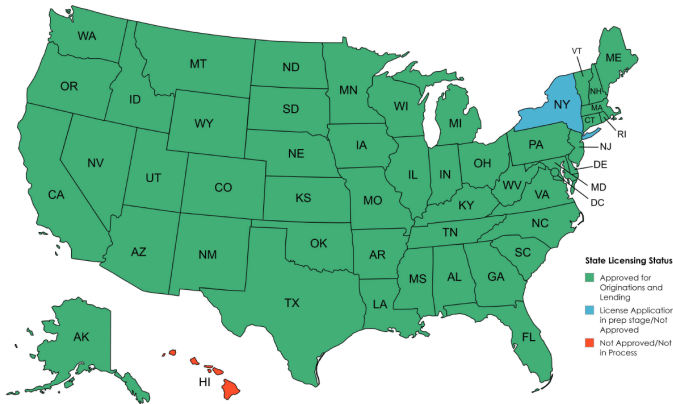
Support Desk: [support@fcmtpo.com](mailto:support@fcmtpo.com)

Lock Desk: [rates@fcmtpo.com](mailto:rates@fcmtpo.com)

Disclosure Desk: [disclosures@fcmtpo.com](mailto:disclosures@fcmtpo.com)

Scenario Desk: [scenarios@fcmtpo.com](mailto:scenarios@fcmtpo.com)

**Approved States:** All states **EXCEPT:** NY & HI



### Insurance Requirements

- 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:
  - 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.

## KEY INFORMATION

### Title Insurance Requirements

- 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

**30 Days**

### Credit Package Delivery Requirements

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

- 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.

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