

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

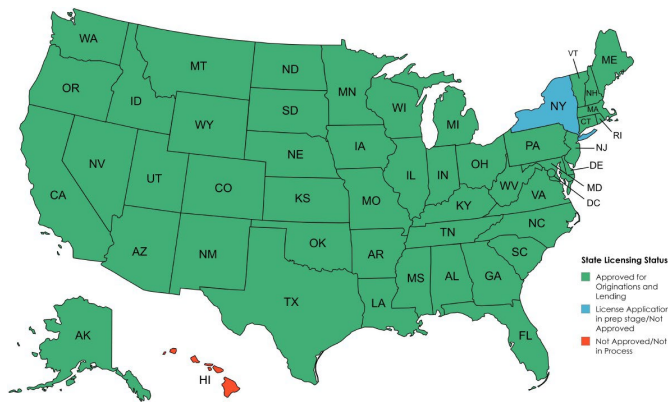
**Key Contacts:**

- Support Desk: [support@firstcolony.com](mailto:support@firstcolony.com)
- Lock Desk: [lockdesk@firstcolony.com](mailto:lockdesk@firstcolony.com)
- Disclosure Desk: [disclosures@firstcolony.com](mailto:disclosures@firstcolony.com)
- Scenario Desk: [scenarios@firstcolony.com](mailto:scenarios@firstcolony.com)

## KEY INFORMATION

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

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



Lock Period	Credit Package Delivery Requirements
<b>30 Days</b>	Credit package must be submitted within 7 calendar days of the earlier of the application or lock date.
<b>45 or 60 Days</b>	Credit package must be submitted within 15 calendar days of the earlier of the application or lock date.
<b>90 Day Lock</b>	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"> <li>All forms and docs needed can be found in the FCM FUEL Resource Center</li> <li>POA must be specific to transaction and uploaded to the file for approval, along with a letter from the borrower.</li> <li>Trust/Trust Cert must be uploaded to loan file for approval.</li> </ul>

Insurance Requirements
<ul style="list-style-type: none"> <li>Policy Dates Required – Effective &amp; Expiration</li> <li>Minimum 30 days coverage remaining on Refi's</li> <li>Purchases require 1 year coverage; must be effective on closing date.</li> <li>Max deductible lesser of 5% of face amount of policy (Some programs vary. Check with your AE).</li> <li>Policy &amp; Replacement Cost Endorsement must support lesser of the following: <ul style="list-style-type: none"> <li>100% of the replacement cost value of the improvements as of the current property insurance policy effective date, or</li> <li>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.</li> </ul> </li> </ul>

Agency	Lender/Sponsor ID
FHA	5222209998
VA	9750740000
USDA	870415314

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

FIRST COLONY WHOLESALE FEES				
FEE NAME	CONV & JUMBO	GOVERNMENT (FHA/VA/USDA)	STREAMLINES	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)	\$1,220	\$1,220	\$695	\$1,645
Purchase Fee – NDC1 Corr	\$1,095	\$1,095	\$695	\$1,495
Purchase Fee – NDC2 Corr	\$895	\$895	\$695	N/A
Purchase Fee – NDC3 Corr	\$795	\$795	\$695	N/A