

LO Comp: _____

Key Contacts:

Support Desk: support@firstcolony.com

Lock Desk: lockdesk@firstcolony.com

Disclosure Desk: disclosures@firstcolony.com

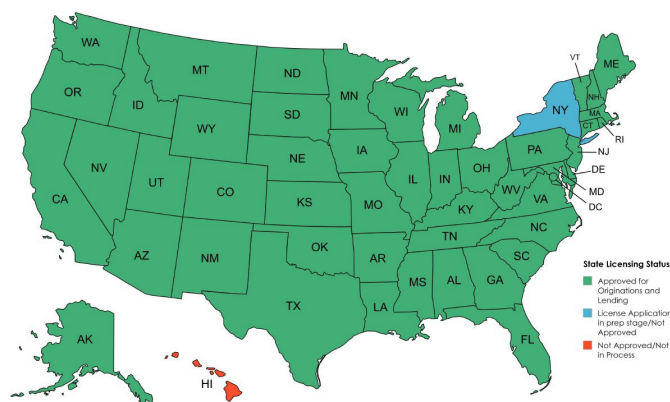
Scenario Desk: scenarios@firstcolony.com

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

Approved States: All states EXCEPT: NY & HI



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

- All forms and docs needed can be found in the CODA 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

- 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.

Agency	Lender/Sponsor ID
FHA	5222209998
VA	9750740000
USDA	870415314

First Colony Wholesale Loss Payee

First Colony Mortgage Corporation ISAOA/ATIMA
 500 East Park Avenue, Suite 900
 Orem, UT 84097

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



500 East Park Avenue,
 Suite 900, Orem, Utah 84097



NMLS #3112

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