

## KEY INFORMATION

### LO Comp:

### Key Contacts:

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

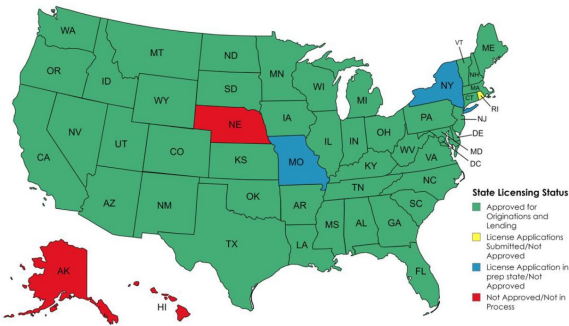
Lock Desk: [rates@fcmtpo.com](mailto:rates@fcmtpo.com)

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

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

### Approved States: All states EXCEPT:

MO, AK, NY, HI



### Title Insurance Requirements

- Transaction Specific Closing Protection Letter
- Wiring Instructions on Agent's Letterhead
- Title Commitment within 90 days of funding
- 12 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

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

- All forms and docs needed can be found in the G Connect 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 Coverage & 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

### FCM TPO Loss Payee

First Colony Mortgage Corporation ISAOA/ATIMA  
508 W 800 N  
Orem, UT 84057

### 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
Admin Fee – Broker	\$1,095	\$1,095	\$595	\$1,495
Purchase Fee – NDL1 Corr	\$995	\$995	\$595	N/A
Purchase Fee – NDL2 Corr	\$895	\$895	\$595	N/A
Purchase Fee – NDL3 Corr	\$795	\$795	\$595	N/A