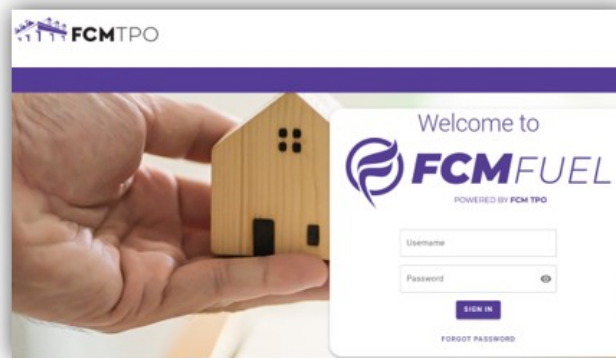


## STEP 1: Login

- Go to <https://fuel.fcmtpo.com/login>
- Login with your credentials.

**Note: For login assistance, please contact the Support Department at [support@fcmtpo.com](mailto:support@fcmtpo.com).**



## STEP 2: Create/Price and Register Loan

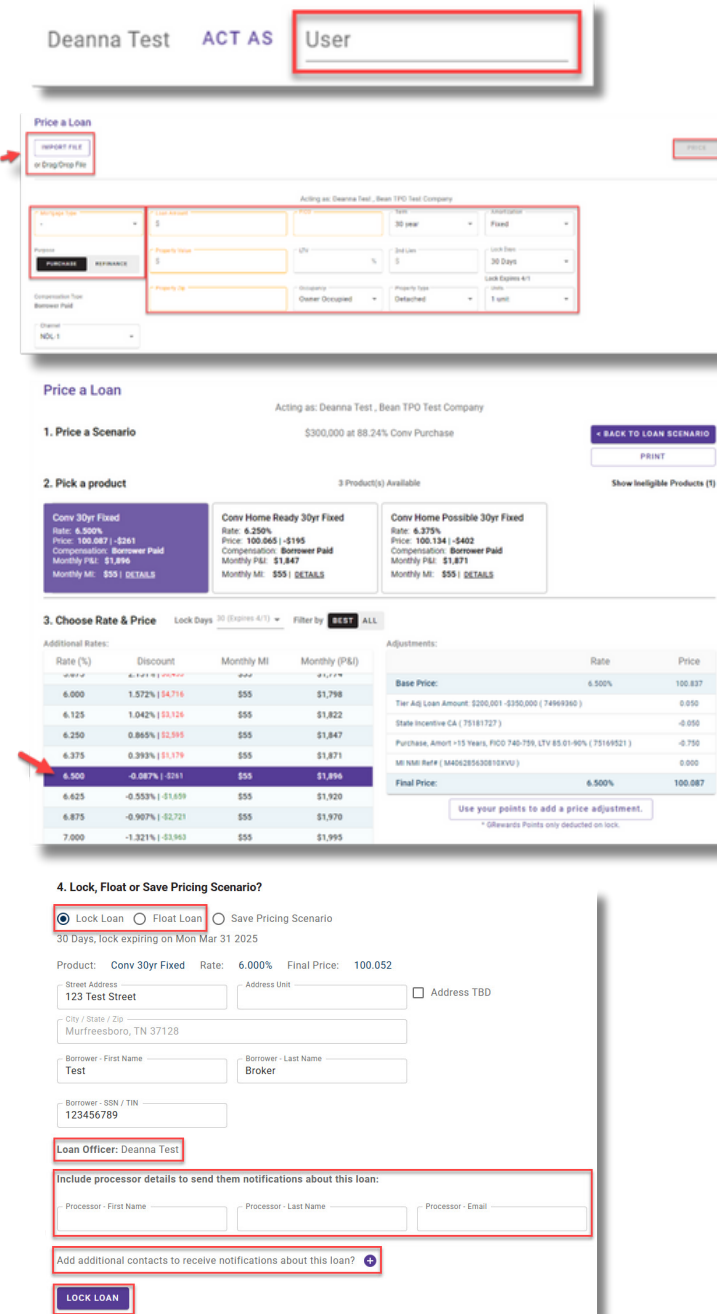
**Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.**

- Click on **Price a Loan** button on Home Page.
- If 1003 file is available: Import 1003 by clicking **IMPORT FILE** button or **Drag/Drop File** onto the screen.
  - Fill in applicable fields that did not auto-populate from import.
- If you do **NOT** have a 1003 file, enter loan level data in this screen including the indicated required fields.

**Note: Channel Field defaults to your Company's designated channel at product level.**

- Click on **PRICE** button.
- Select desired **Rate/Price**.
- To Create/Register loan, select either "**Lock Loan**" or "**Float Loan**" option.
- Loan Officer** is listed that was selected for pricing—if this is **NOT** the correct Loan Officer, go to top of screen and click "**Back to Loan Scenario**," At the top of screen, under "**Act As**," choose correct Loan Officer from the dropdown field, then click "**Price**". This ensures the loan will be put in the correct Loan Officer's name.
- Include **Processor** details to send notifications: enter Processor's name and email to ensure they receive notifications on the loan (optional).
- If there are additional contacts to add to the loan, click the + to add additional contacts.
- At bottom of screen, click **LOCK LOAN** or **FLOAT LOAN** button.

**Note: Please reference TBD Property File Submissions section for more information on TBDs.**



## STEP 3: Lock a Floated Loan, Extend Lock, Re-Lock

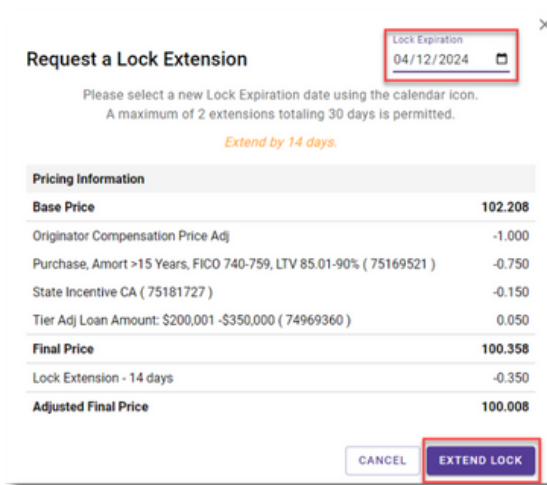
### Lock a Floated Loan

- To lock a loan previously registered as a float, click on the **FLOAT/LOCK** button at top right of any screen within the loan or from the pipeline screen.



### Extend Lock

- To Extend a Lock click on the **EXTEND LOCK** button that is available on every tab within the loan.
- On the pop up screen, change the **Lock Expiration Date** to see the updated Pricing Information.
- Click on **EXTEND LOCK** when complete.



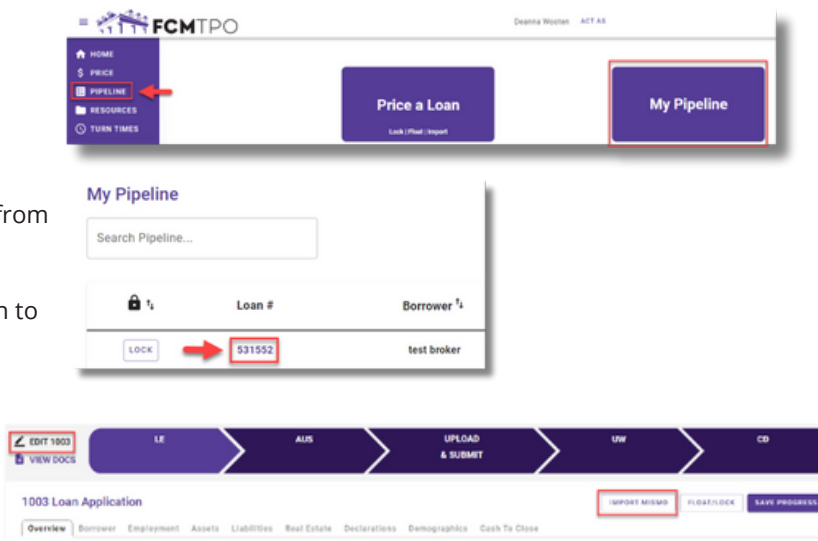
### Re - Lock

- Re-Lock requests should be emailed to [rates@fcmtpo.com](mailto:rates@fcmtpo.com).

## STEP 4: Upload 1003 Import File to Existing Loan File

Skip this step if loan was created by 1003 Import method in STEP 2.

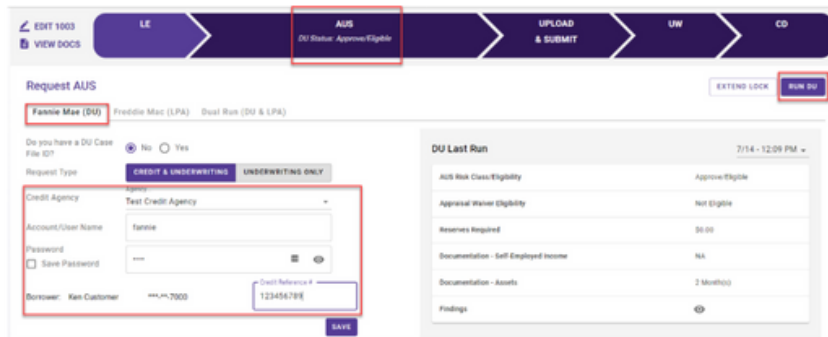
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



## STEP 5: Automated Underwriting

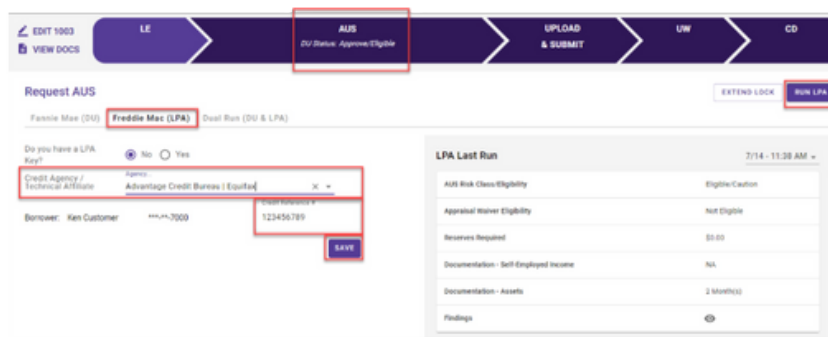
### Desktop Underwriting (DU)

- Click on **Fannie Mae (DU)** tab.
  - If associating an existing Case File ID:
    - Click on **Yes** to **Do you have a Case File ID?**
    - Enter the **DU Case File ID**.
    - Click on the **Run DU** button to submit.
  - If running DU:
    - Enter the **Credit Agency, Account/User Name, and Password**.
    - Enter the **Credit Reference #** for the borrower(s).
    - Click on **Save**.
    - Click on the **Run DU** button to submit.



### Loan Prospector (LPA)

- Click on **Freddie Mac (LPA)** tab.
  - If associating an existing LPA Key:
    - Click on **Yes** to **Do you have a LPA Key?**
    - Enter the **LPA Key**.
    - Click on the **Retrieve LPA** button to submit.
  - If running LPA:
    - Enter the **Credit Agency/Technical Affiliate**.
    - Enter the **Credit Reference #** for the borrower(s).
    - Click on **Save**.
    - Click on the **Run LPA** button to submit.



### Dual Run (DU & LPA)

- Click on **Dual Run (DU & LPA)** tab.

**Note: To use the Dual Run feature in FCM FUEL, you can import your DU or LPA findings if you have either, or you can run directly through the site.**

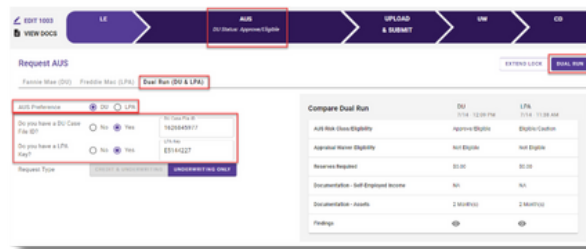
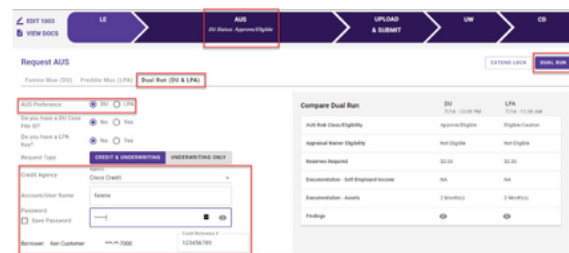
- If associating an LPA Key and/or DU Case File ID:
  - If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
  - Enter the **DU Case File ID**.

**NOTE: You do not need a DU Case File ID to use the Dual Run feature.**

- If you have a LPA Key, click on **Yes** to **Do you have a LPA Key?**
- Enter the **LPA Key**.

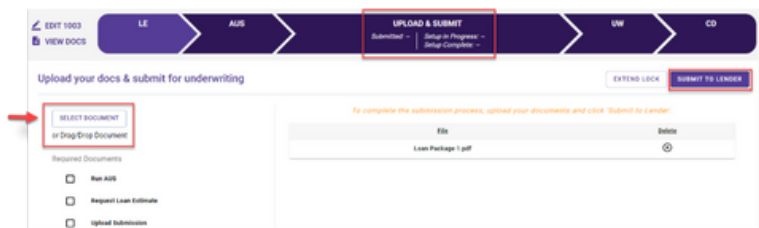
**NOTE: You do not need a LPA Key to use the Dual Run feature.**

- Click on **Dual Run** to submit.
- If not associating an LPA Key and/or DU Case File ID:
  - Enter the **Credit Agency**.
  - Enter the **Credit Reference #** for the borrower(s).
  - Click on the **Dual Run** button to submit.

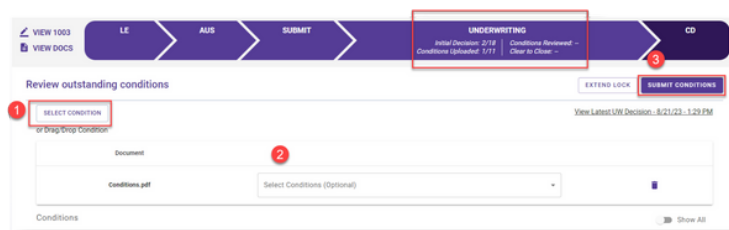
## STEP 6: Upload Loan Package – Submit to UW

- Go to **UPLOAD & SUBMIT** tab in Loan Tracker.
- Click on **SELECT DOCUMENT** button or **Drag/Drop File** to upload Loan Submission Package.
- Click on **SUBMIT TO LENDER** button to submit loan.



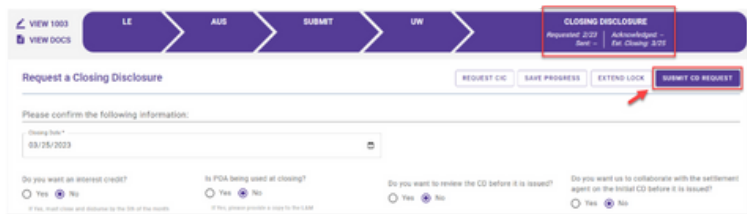
## STEP 7: Underwriting Approval and Uploading Conditions

- To view conditions, go to **UNDERWRITING (UW)** tab in Loan Tracker.
- Outstanding conditions are listed on this screen.
  - To review cleared conditions, click the **“Show All”** button.
- Click on **SELECT CONDITION** button or **Drag/Drop File** to upload conditions.
  - To associate a condition to a specific document, select the condition(s) from the drop down.
- Click **SUBMIT CONDITIONS** button to submit.



## STEP 8: Submit Closing Disclosure/Closing Requests

- To request Initial Closing Disclosure, go to **CLOSING DISCLOSURE (CD)** tab in Loan Tracker.
- Confirm information in screen and complete applicable fields.

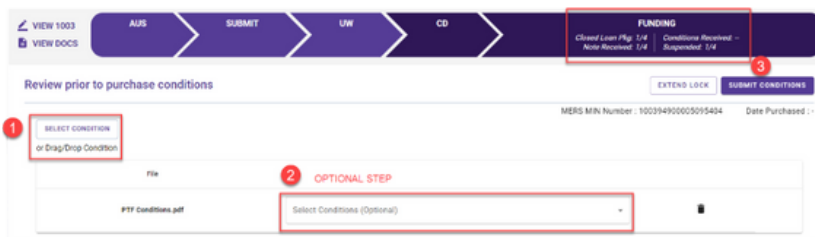


## STEP 9: Funding Loan

FCM TPO prepares the closing documents.

After the loan has closed:

- Go to **FUNDING** tab in Loan Tracker.
- Click on **SELECT CONDITION** button or **Drag/Drop File** to upload Closed Loan Package.
- Click **SUBMIT CONDITIONS** button to submit.
- Prior to Funding (PTF) conditions will be displayed in Funding screen.
  - Click on **SELECT CONDITION** button or **Drag/Drop File**.
- To associate a condition to a specific document (optional step), select the condition(s) from the dropdown.
- Click **SUBMIT CONDITIONS** button to submit PTF conditions.



## TBD Property File Submissions

- Register loan as **FLOAT** or **LOCK**.
- Include printed 1003 with address as TBD and anticipated City, State, and Zip in loan submission package.

**Note: 1003 must be dated for when borrower first sought TBD approval.**

When a sales contract has been executed, the following are required:

- **Sales contract:** Upload as a Condition on the Underwriting tab.
- **Initial Disclosures:** Upload as a Condition on the Underwriting tab.

**Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.**

- **Edit the Property Address:** Contact the Support desk at [support@fcmtpo.com](mailto:support@fcmtpo.com) to change the TBD address to a physical address.
- **Lock:** If Floated, once the above steps have been completed, click on the lock button from the loan in the Pipeline to lock the loan.

## Important Tips

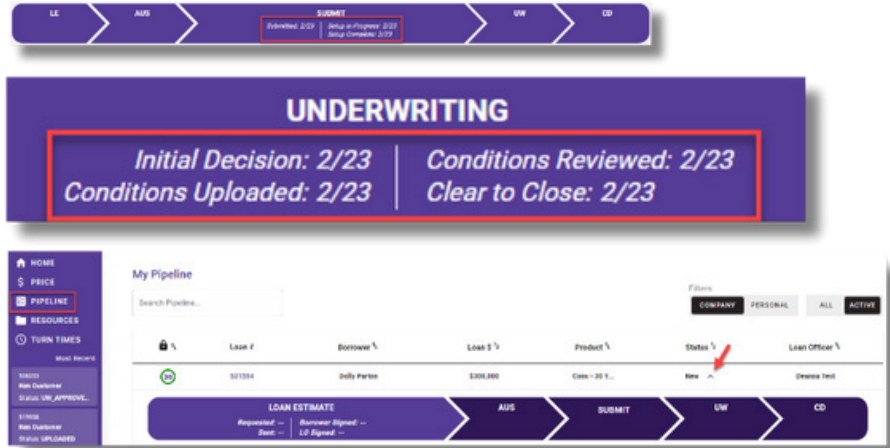
### Loan Tracker

• Important dates for loan level events are displayed in the Loan Tracker.

— Two easy ways to access:

#1: Loan Tracker within loan – click on applicable tab to view progress; or

#2: Click on **PIPELINE** from left side menu, click on arrow in **Loan Status** column to view Loan Tracker.

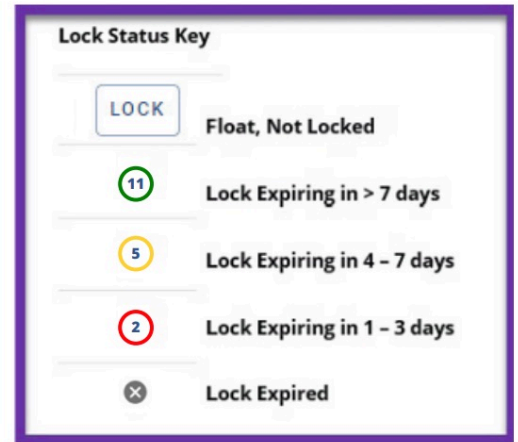
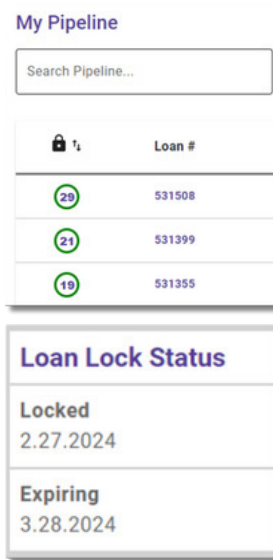


### Lock Status

• Lock Status is available in the pipeline screen.

— Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.

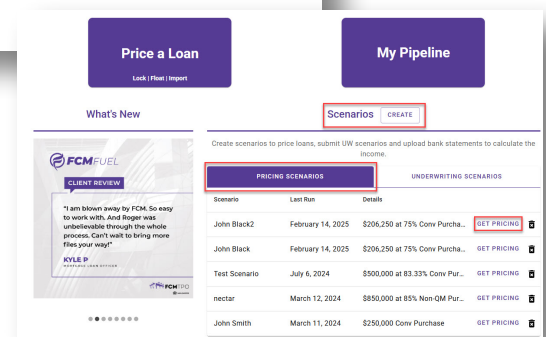
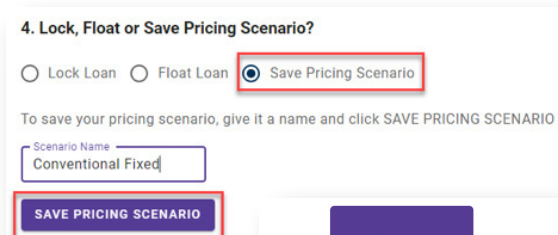
— The number in the circle indicates the remaining number of days until the lock expires.



## Scenarios (Pricing & Underwriting)

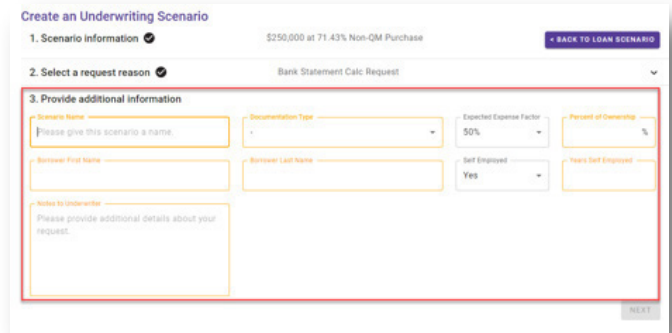
Pricing and Underwriting scenarios can be saved.

- To create a **PRICING SCENARIO**, click **Price a Loan** button or **Create** in **Scenarios** section on Home Page.
  - Enter loan level data and click **PRICE** button.
  - Select **"Save Pricing Scenario"** option, name it, and click **SAVE PRICING SCENARIO** button.
- To access saved Pricing Scenarios, go to Home Page, and click on **"Pricing Scenarios"** tab under Scenarios.
- Click **GET PRICING** to view current pricing of each saved Scenario.



To create an **UNDERWRITING SCENARIO** (currently only available on Non-QM products), click **Price a Loan** button, or **Create** in **Scenarios** section on Home Page.

1. Enter Non QM loan level data and click **UW SCENARIO** button
2. Select request reason type
3. Provide additional Information pertaining to your borrower, and click **NEXT**
4. Upload supporting documents
5. Click **CREATE UW SCENARIO**



**Create an Underwriting Scenario**

1. Scenario information  \$250,000 at 71.43% Non-QM Purchase [BACK TO LOAN SCENARIO](#)

2. Select a request reason  Bank Statement Calc Request

3. Provide additional information

Scenario Name  Please give this scenario a name.

Documentation Type

Expected Expense Factor  50%

Percent of Ownership

Borrower First Name

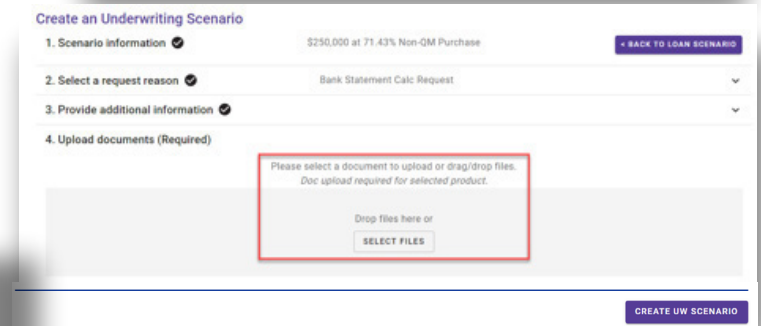
Borrower Last Name

Self Employed  Yes

Years Self Employed

Notes to Underwriter  Please provide additional details about your request.

[NEXT](#)



**Create an Underwriting Scenario**

1. Scenario information  \$250,000 at 71.43% Non-QM Purchase [BACK TO LOAN SCENARIO](#)

2. Select a request reason  Bank Statement Calc Request

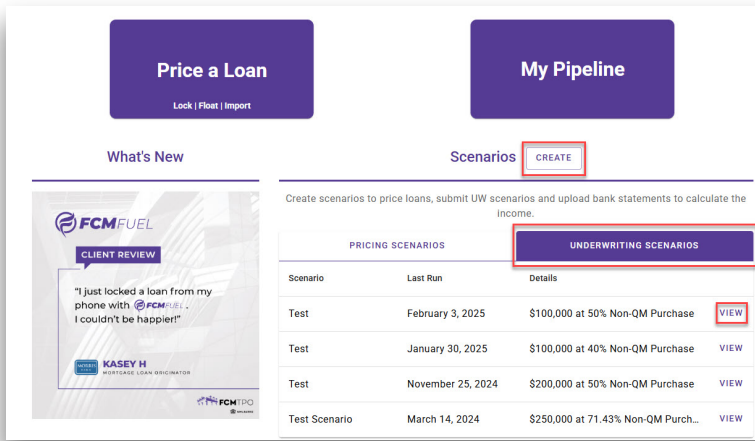
3. Provide additional information

4. Upload documents (Required)

Please select a document to upload or drag/drop files. Doc upload required for selected product.

Drop files here or [SELECT FILES](#)

[CREATE UW SCENARIO](#)



**Price a Loan**  
Lock | Float | Import

**My Pipeline**

What's New

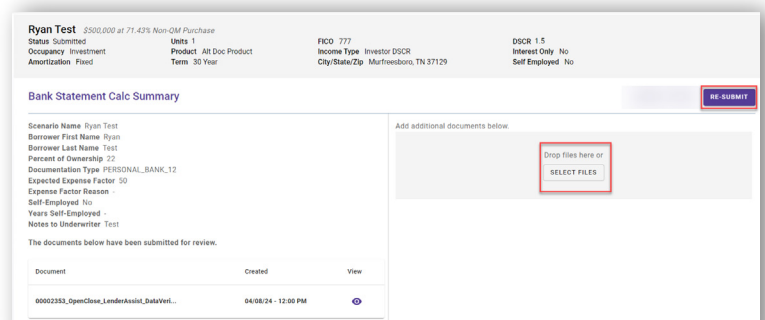
**Scenarios** [CREATE](#)

Create scenarios to price loans, submit UW scenarios and upload bank statements to calculate the income.

PRICING SCENARIOS		UNDERWRITING SCENARIOS	
Scenario	Last Run	Details	
Test	February 3, 2025	\$100,000 at 50% Non-QM Purchase	<a href="#">VIEW</a>
Test	January 30, 2025	\$100,000 at 40% Non-QM Purchase	<a href="#">VIEW</a>
Test	November 25, 2024	\$200,000 at 50% Non-QM Purchase	<a href="#">VIEW</a>
Test Scenario	March 14, 2024	\$250,000 at 71.43% Non-QM Purch...	<a href="#">VIEW</a>

-To access saved Underwriting Scenarios, go to Home Page, and click on **"Underwriting Scenarios"** tab under Scenarios.

- Scenario will be reviewed by Underwriting Scenario Team
- Underwriting response will be sent to Loan Officer from [scenarios@fcmtpo.com](mailto:scenarios@fcmtpo.com)
- Click "View" on Scenario (from home screen) to add additional documentation, if needed



**Ryan Test** \$500,000 at 71.43% Non-QM Purchase

Status: Submitted  State: 1  FICD: 777  Investor: DSCR  DSCR: 1.5  Interest Only: No  Self Employed: No

Occupancy: Investment  Product: All Doc Product  Term: 30 Year  City/State/Zip: Murfreesboro, TN 37129

**Bank Statement Calc Summary** [RE-SUBMIT](#)

Scenario Name: Ryan Test  
Borrower First Name: Ryan  
Borrower Last Name: Test  
Percent of Ownership: 22  
Documentation Type: PERSONAL\_BANK\_12  
Expected Expense Factor: 50  
Expense Factor Reason:   
Self-Employed: No  
Years Self-Employed:   
Notes to Underwriter: Test

The documents below have been submitted for review.

Document	Created	View
00002353_OpenClose_LenderAssist_DataVerl...	04/08/24 - 12:09 PM	<a href="#">VIEW</a>

Add additional documents below.

Drop files here or [SELECT FILES](#)

## FCM TPO Contacts and Loan Notifications

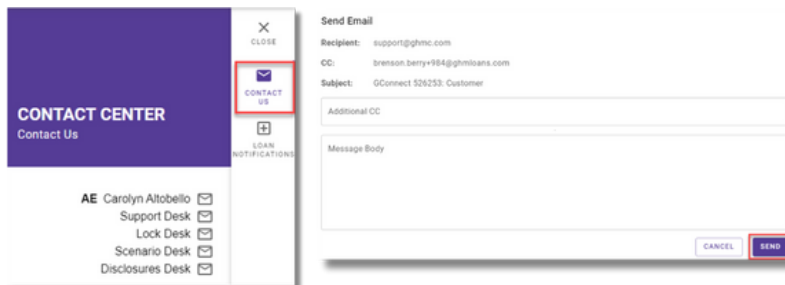
- Click on **Open Contact Center** to expand the Contact Center.

<b>Loan #</b> 526253	<b>Note Rate</b> 6.875%	<b>FICO</b> 800	<b>DTI</b> 16.18% / 19.5%	<b>AE</b> Carolyn Altobello
<b>Status</b> Clear to Close	<b>Product</b> Conv - 30 Year Fixed	<b>Purpose</b> Purchase	<b>Lock Exp Date</b> 3/27	<b>Support Desk</b>
<b>Borrower</b> Ken Customer	<b>Property Value</b> \$380,000	<b>Address</b> 784 N Morelock Rd	<b>Channel</b> Broker	<b>Lock Desk</b>
<b>Loan Amount</b> \$300,000				<b>OPEN CONTACT CENTER</b>

To email a FCM TPO Contact, from the Contact Center, click on **CONTACT US**.

- Click on the contact's name to email.
- FCM TPO Account Executive is automatically cc'd.
- Type message and click on **SEND**.

**Note: A copy of the email will also be sent to the email associated with the user's login for their record.**



The screenshot shows the 'CONTACT CENTER Contact Us' interface. On the left, a list of contacts is shown with checkboxes: AE Carolyn Altobello, Support Desk, Lock Desk, Scenario Desk, and Disclosures Desk. The 'CONTACT US' button is highlighted with a red box. To the right, a 'Send Email' form is visible with fields for Recipient (support@ghmc.com), CC (brenson.berry994@ghmls.com), Subject (GConnect 526253: Customer), and Message Body. The 'SEND' button is highlighted with a red box.

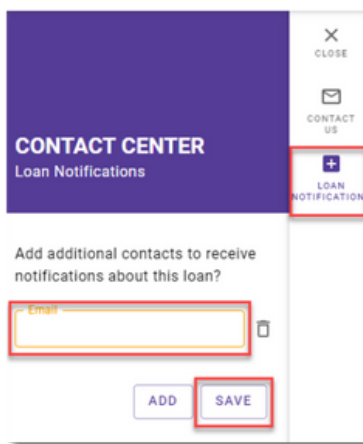
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

**Note: Loan Notifications need to be set up on each loan. This is at the loan level.**

- Click on **ADD**.
- Enter **Email** of recipient to receive Loan Level Notifications .

**Note: You can add up to 10 recipients. Click ADD to enter multiple email addresses.**

- Click **SAVE**.



The screenshot shows the 'CONTACT CENTER Loan Notifications' interface. The 'LOAN NOTIFICATION' button is highlighted with a red box. Below, a form asks 'Add additional contacts to receive notifications about this loan?' with an 'Email' input field highlighted by a red box. At the bottom, the 'ADD' and 'SAVE' buttons are highlighted with red boxes.



## Other Helpful Contacts and Information

- **Scenario Questions:** [scenarios@fcmtpo.com](mailto:scenarios@fcmtpo.com) (Please include program type in the subject line)
- **NDC1 Correspondent Questions:** [NDC1prepurchase@fcmtpo.com](mailto:NDC1prepurchase@fcmtpo.com)
- **Support Department:** [support@fcmtpo.com](mailto:support@fcmtpo.com)
- **Lock Desk:** [rates@fcmtpo.com](mailto:rates@fcmtpo.com)
- **FHA Case Number Ordering:**

— FHA Case Numbers are ordered at the time of Initial Disclosure request.

- The FHA Case Number can be found within the loan in the below locations:
  - **Edit 1003** - Government tab
  - **View Docs** - Government Folder
- Contact [fhacasenumbers@fcmtpo.com](mailto:fhacasenumbers@fcmtpo.com) for questions regarding FHA Case Numbers.

### Contact Information

**OPERATION CENTER HEADQUARTERS**  
2100 W. Pleasant Grove Blvd. Suite 100  
Pleasant Grove, UT 84062

**Phone:** 855-463-2630  
**Support:** 877-449-1827

### MORTGAGEE CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS

#### Lender ID Numbers:

FHA: 5222209998  
VA: 9750740000

#### Fees:

NDC1 Corr Purchase Fee:	\$995
Streamline Purchase Fee:	\$595
Flood Cert:	\$6
Tax Service Fee:	\$70
Attorney Review - TX:	\$225

03/03/25



**2100 W. PLEASANT GROVE BLVD.**  
**SUITE 100**  
**PLEASANT GROVE, UT 84062**  
**801-226-7456 | [fcmtpo.com](http://fcmtpo.com)**

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