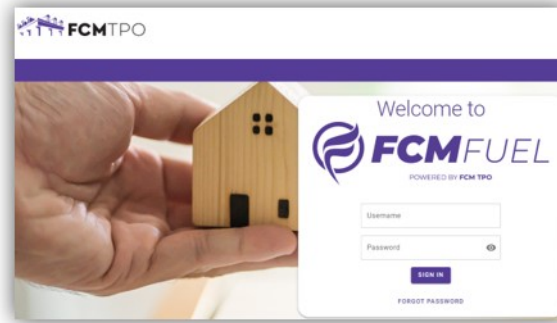


STEP 1: Login

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

Note: For login assistance, please contact the Support Department at support@fcmtpo.com.



STEP 2: Create/Price and Register Loan

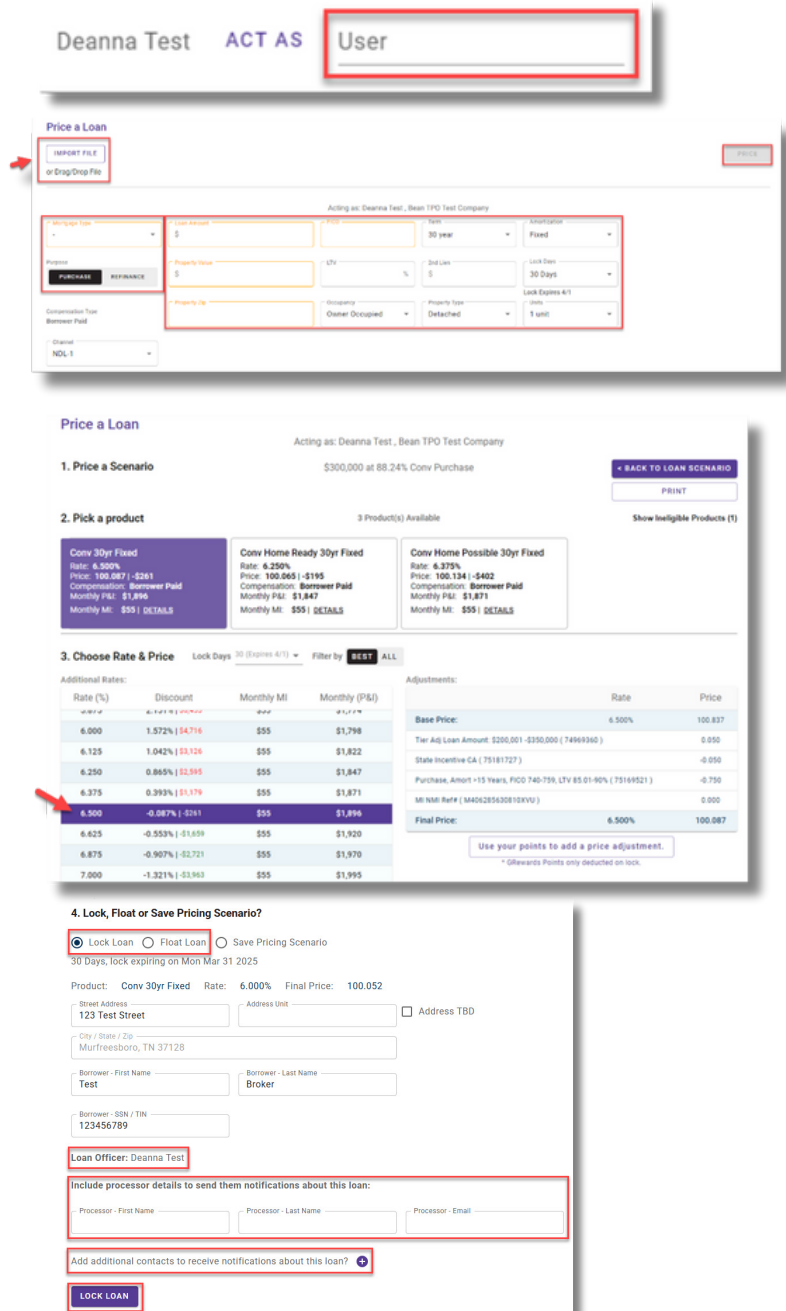
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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"**.
- 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.



Price a Loan

Acting as: Deanna Test, Bean TPO Test Company

1. Price a Scenario
\$300,000 at 88.24% Conv Purchase

2. Pick a product
3 Product(s) Available

Product	Rate	Price	Compensation	Borrower Paid	Monthly P&I	Monthly MI
Conv 30yr Fixed	6.500%	100.087 -\$261	100.065	\$1,896	\$55	\$1,798
Conv Home Ready 30yr Fixed	6.250%	100.065 -\$195	100.065	\$1,847	\$55	\$1,822
Conv Home Possible 30yr Fixed	6.375%	100.134 -\$402	100.065	\$1,871	\$55	\$1,847

3. Choose Rate & Price
Lock Days: 30 (Expires 4/1) | Filter by: BEST | ALL

Rate (%)	Discount	Monthly MI	Monthly (P&I)
6.000	1.572% \$4,716	\$55	\$1,798
6.125	1.042% \$3,126	\$55	\$1,822
6.250	0.865% \$2,595	\$55	\$1,847
6.375	0.393% \$1,179	\$55	\$1,871
6.500	-0.087% -\$261	\$55	\$1,896
6.625	-0.553% -\$1,659	\$55	\$1,920
6.875	-0.907% -\$2,721	\$55	\$1,970
7.000	-1.321% -\$3,963	\$55	\$1,995

4. Lock, Float or Save Pricing Scenario?

Lock Loan Float Loan Save Pricing Scenario
30 Days, Lock expiring on Mon Mar 31 2025

Product: Conv 30yr Fixed | Rate: 6.000% | Final Price: 100.052

Street Address: 123 Test Street | Address Unit: | Address TBD

City / State / Zip: Murfreesboro, TN 37128

Borrower - First Name: Test | Borrower - Last Name: Broker

Borrower - SSN / TIN: 123456789

Loan Officer: Deanna Test

Include processor details to send them notifications about this loan:

Processor - First Name: | Processor - Last Name: | Processor - Email:

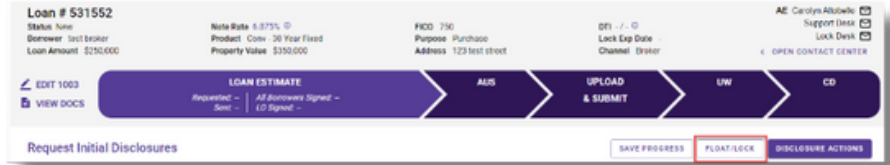
Add additional contacts to receive notifications about this loan? +

LOCK LOAN

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

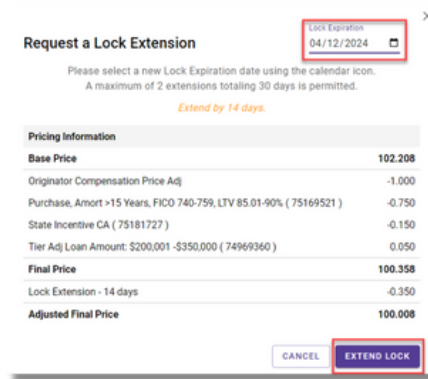
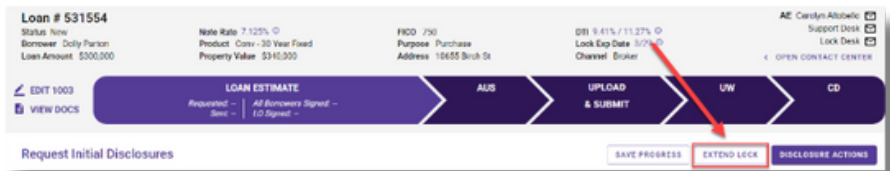
Lock a Floated Loan

- 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.



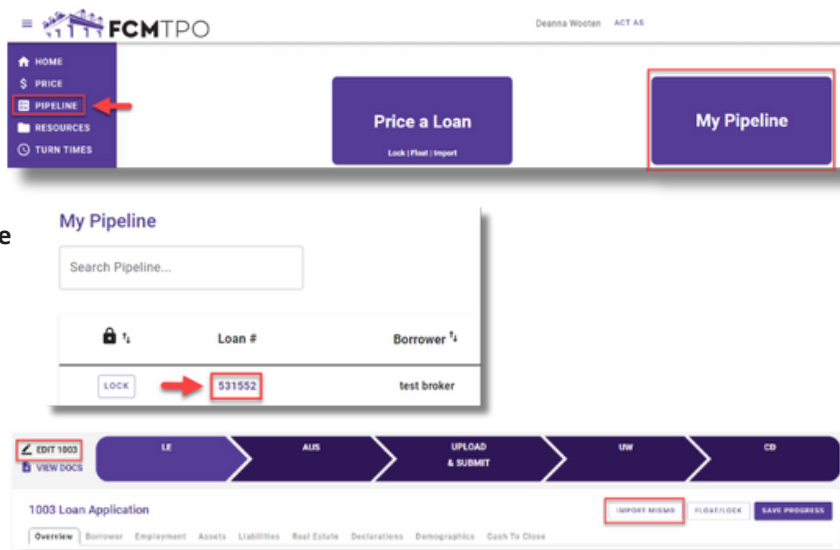
Re - Lock

- Re-Lock requests should be emailed to rates@fcmtpo.com.

STEP 4: Upload 1003 Import File to Existing Loan File

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

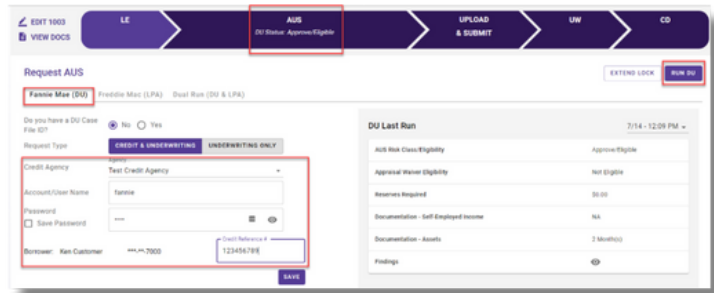
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



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.



Request AUS

Fannie Mae (DU) Freddie Mac (LPA) Dual Run (DU & LPA)

Do you have a DU Case File ID? No Yes

Request Type: **CREDIT & UNDERWRITING** UNDERWRITING ONLY

Credit Agency: Test Credit Agency

Account/Client Name: Name

Password: [Redacted]

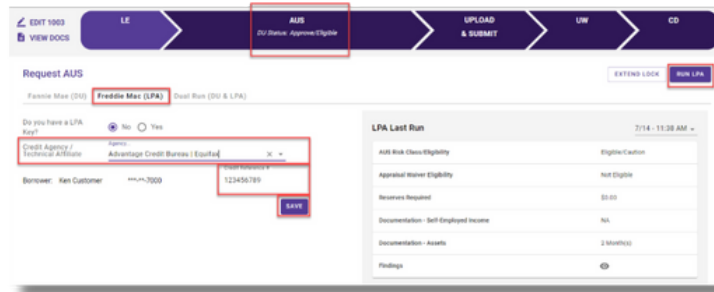
Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

DU Last Run 7/14 - 12:09 PM

AUS Risk Class Eligibility	Approve/Eligible
Approval Waiver Eligibility	Not Eligible
Reserves Required	\$0.00
Documentation - Self Employed Income	NA
Documentation - Assets	2 Month(s)
Findings	

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.



Request AUS

Fannie Mae (DU) Freddie Mac (LPA) Dual Run (DU & LPA)

Do you have a LPA Key? No Yes

Credit Agency / Technical Affiliate: Advantage Credit Bureau / Equifax

Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

LPA Last Run 7/14 - 11:38 AM

AUS Risk Class Eligibility	Eligible/Qualified
Approval Waiver Eligibility	Not Eligible
Reserves Required	\$0.00
Documentation - Self Employed Income	NA
Documentation - Assets	2 Month(s)
Findings	

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.

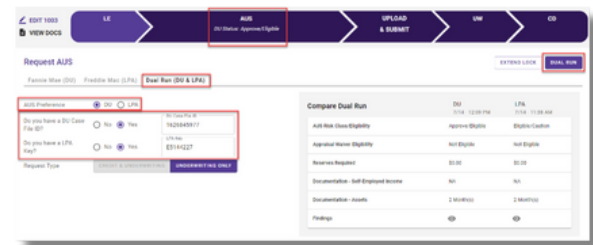
- If associating an LPA Key and/or DU Case File ID:
 - If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
 - Enter the **DU Case File ID**.

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.



Request AUS

Fannie Mae (DU) Freddie Mac (LPA) Dual Run (DU & LPA)

AUS Preference: DU LPA

Do you have a DU Case File ID? No Yes

Do you have a LPA Key? No Yes

Request Type: **CREDIT & UNDERWRITING** UNDERWRITING ONLY

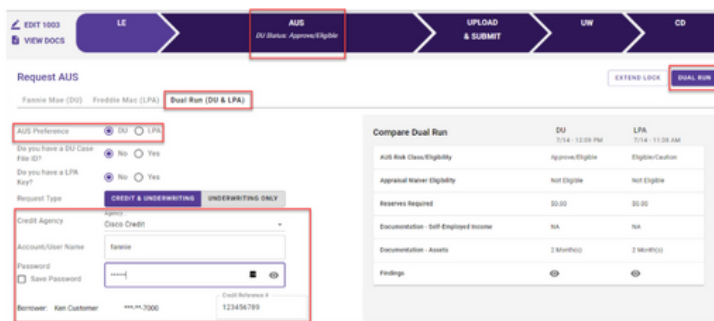
Credit Agency: Cisco Credit

Account/Client Name: Name

Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

Compare Dual Run

	DU	LPA
AUS Risk Class Eligibility	Approve/Eligible	Eligible/Qualified
Approval Waiver Eligibility	Not Eligible	Not Eligible
Reserves Required	\$0.00	\$0.00
Documentation - Self Employed Income	NA	NA
Documentation - Assets	2 Month(s)	2 Month(s)
Findings		



Request AUS

Fannie Mae (DU) Freddie Mac (LPA) Dual Run (DU & LPA)

AUS Preference: DU LPA

Do you have a DU Case File ID? No Yes

Do you have a LPA Key? No Yes

Request Type: **CREDIT & UNDERWRITING** UNDERWRITING ONLY

Credit Agency: Cisco Credit

Account/Client Name: Name

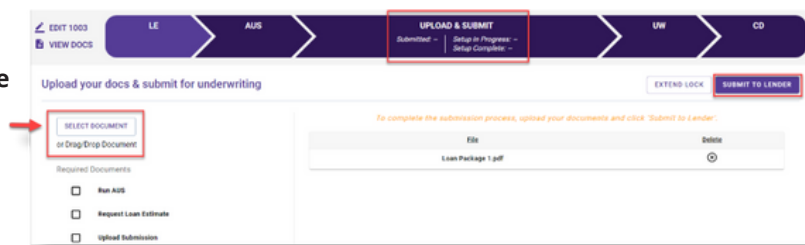
Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

Compare Dual Run

	DU	LPA
AUS Risk Class Eligibility	Approve/Eligible	Eligible/Qualified
Approval Waiver Eligibility	Not Eligible	Not Eligible
Reserves Required	\$0.00	\$0.00
Documentation - Self Employed Income	NA	NA
Documentation - Assets	2 Month(s)	2 Month(s)
Findings		

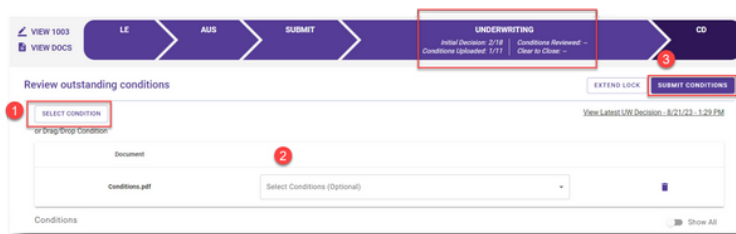
STEP 6: Upload Loan Package – Submit to UW

- 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 & 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.

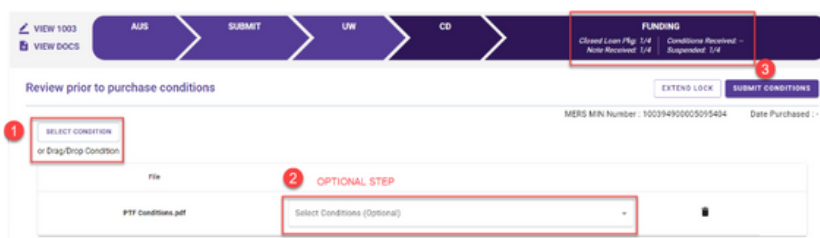


STEP 8: Funding Loan

NDC2/NDC3 Correspondent prepares the closing documents after FCM TPO issues the Clear to Close/Final

Approval. 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.
- Note: Use stacking order per “NDC2/NDC3 Loan Delivery Transmittal” form.**
- 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.

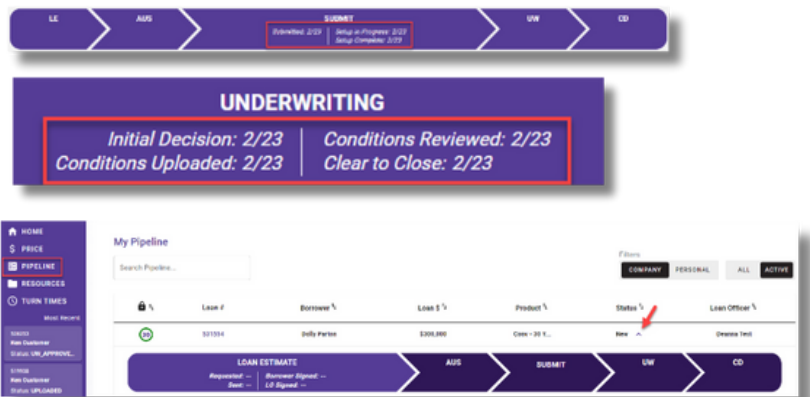
Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

- **Edit the Property Address:** Contact the Support desk at support@fcmtpo.com 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

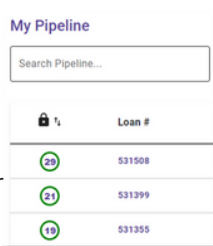
Loan Tracker

- 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.



Lock Status Key

- LOCK **Float, Not Locked**
- 11 **Lock Expiring in > 7 days**
- 5 **Lock Expiring in 4 – 7 days**
- 2 **Lock Expiring in 1 – 3 days**
- X **Lock Expired**

Loan Lock Status

Locked
2.27.2024

Expiring
3.28.2024

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

4. Lock, Float or Save Pricing Scenario?

Lock Loan
 Float Loan
 Save Pricing Scenario

To save your pricing scenario, give it a name and click **SAVE PRICING SCENARIO**

Scenario Name

SAVE PRICING 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	
John Black2	February 14, 2025	\$206,250 at 75% Conv Purcha...	GET PRICING
John Black	February 14, 2025	\$206,250 at 75% Conv Purcha...	GET PRICING
Test Scenario	July 6, 2024	\$500,000 at 83.33% Conv Pur...	GET PRICING
nectar	March 12, 2024	\$850,000 at 85% Non-QM Pur...	GET PRICING
John Smith	March 11, 2024	\$250,000 Conv Purchase	GET PRICING

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

Documentation Type

Expected Expense Factor

Percent of Ownership

Borrower First Name

Borrower Last Name

Self Employed

Year's Self Employed

Notes to Underwriter

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 VIEW

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

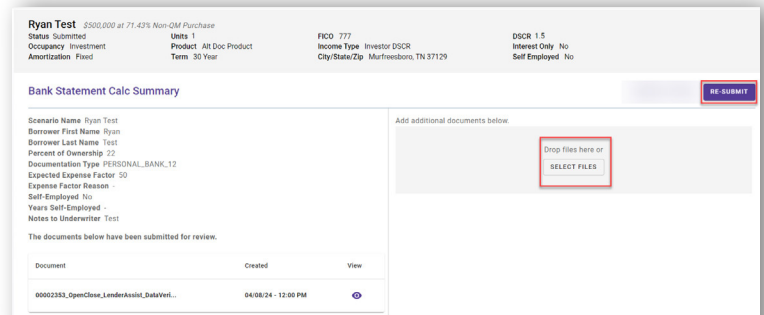
What's New **Scenarios** CREATE

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	VIEW
Test	January 30, 2025	\$100,000 at 40% Non-QM Purchase	VIEW
Test	November 25, 2024	\$200,000 at 50% Non-QM Purchase	VIEW
Test Scenario	March 14, 2024	\$250,000 at 71.43% Non-QM Purch...	VIEW

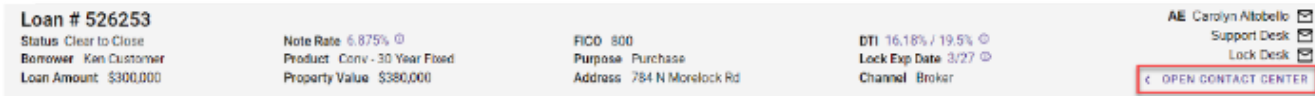
-To access saved Underwriting Scenarios, go to Home Page, and click on **“Underwriting Scenarios”** tab under Scenarios.

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



FCM TPO Contacts and Loan Notifications

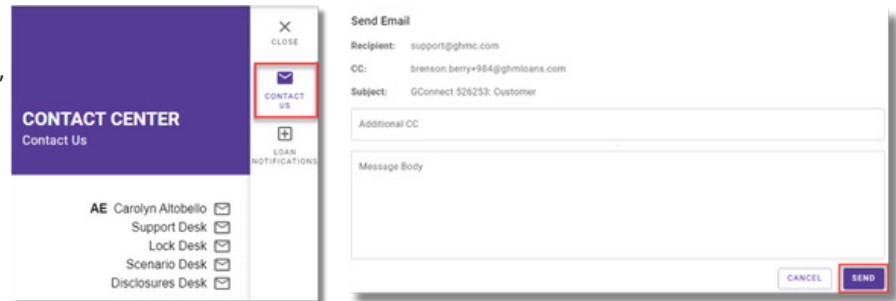
- Click on **Open Contact Center** to expand the Contact Center.



- 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.



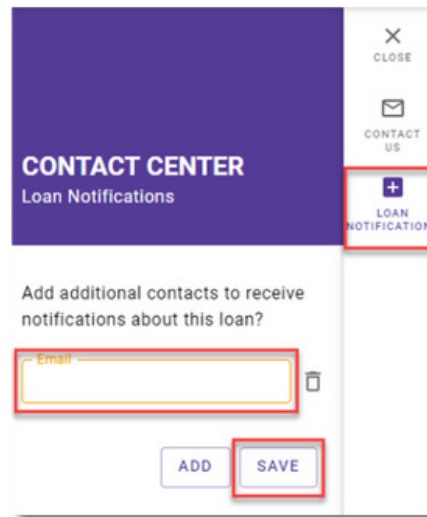
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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**.



Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@fcmtpo.com
(Please include program type in the subject line)
- **NDC2/NDC3 Correspondent Questions:** correspondenthelp@fcmtpo.com
- **Support Department:** support@fcmtpo.com
- **Lock Desk:** 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 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:

NDC2 Corr Purchase Fee: \$895
NDC3 Corr Purchase Fee: \$795
Streamline Purchase Fee: \$595
Flood Cert: \$6
Tax Service Fee: \$70
Attorney Review Fee -TX \$225

02/27/25



2100 W. PLEASANT GROVE BLVD.
SUITE 100
PLEASANT GROVE, UT 84062
801-226-7456 | fcmtpo.com

© 2024 First Colony Mortgage Corporation. NMLS #3112. Products, pricing, terms, and/or conditions expressed herein are accurate as of the date of publication and subject to change without notice. Refer to current product guidelines on FCMTPO.com for most up-to-date requirements. This is not a commitment to lend. All loans subject to review and approval in accordance with applicable eligibility and regulatory requirements. Please contact your designated Account Executive for assistance. This information is intended for real estate use and not intended for consumer distribution.