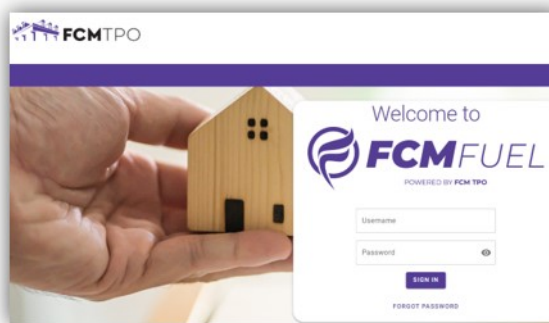


STEP 1: Login

- 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

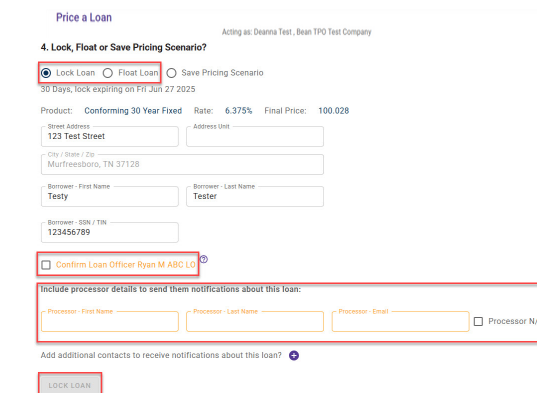
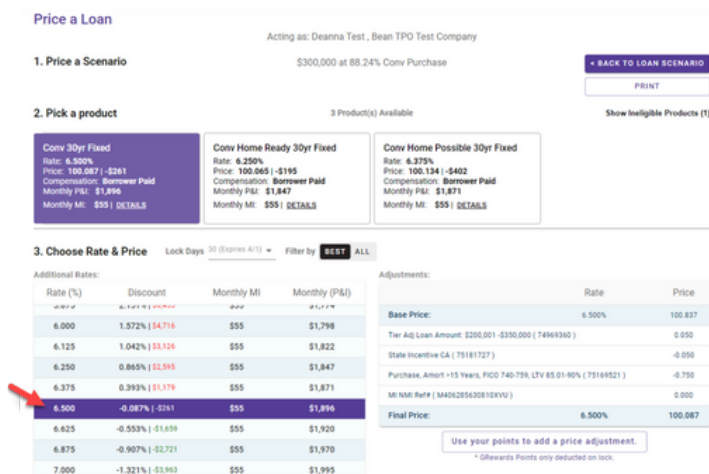
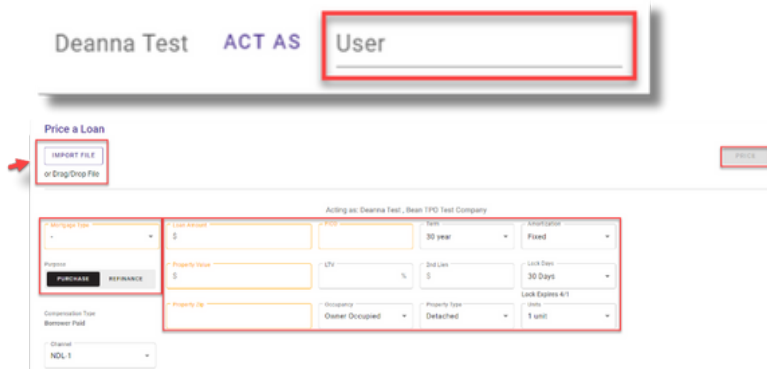
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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**". 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.



Loan # 531552

Status: New
Borrower: test broker
Loan Amount: \$250,000

Note Rate: 8.375%
Product: Conv - 30 Year Fixed
Property Value: \$350,000

FICO: 750
Purpose: Purchase
Address: 123 test street

DEI: - / -
Lock Exp Date: Channel Broker

AE: Carolyn Altobelli
Support Desk
Lock Desk
OPEN CONTACT CENTER

EDIT 1003
VIEW DOCS

LOAN ESTIMATE
Requested - All Borrowers Signed -
Sent - LO Signed -

AUS

UPLOAD & SUBMIT

UW

CD

Request Initial Disclosures

SAVE PROGRESS
FLOAT/LOCK
DISCLOSURE ACTIONS

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.



Loan # 531554

Status: New
Borrower: Dolly Parson
Loan Amount: \$300,000

Note Rate: 7.125%
Product: Conv - 30 Year Fixed
Property Value: \$345,000

FICO: 750
Purpose: Purchase
Address: 16655 Birch St

DEI: 9.41% / 11.37%
Lock Exp Date: 3/21/24
Channel: Broker

AE: Carolyn Altobelli
Support Desk
Lock Desk
OPEN CONTACT CENTER

EDIT 1003
VIEW DOCS

LOAN ESTIMATE
Requested - All Borrowers Signed -
Sent - LO Signed -

AUS

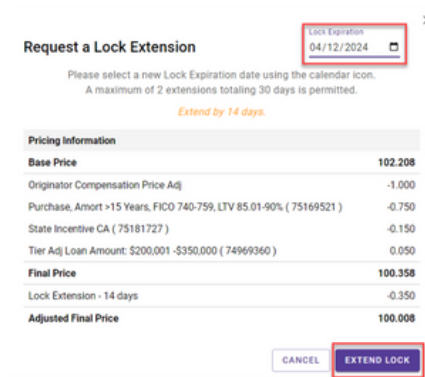
UPLOAD & SUBMIT

UW

CD

Request Initial Disclosures

SAVE PROGRESS
EXTEND LOCK
DISCLOSURE ACTIONS



Request a Lock Extension

Lock Expiration: 04/12/2024

Please select a new Lock Expiration date using the calendar icon.
A maximum of 2 extensions totaling 30 days is permitted.

Extend by 14 days.

Pricing Information	
Base Price	102.208
Originator Compensation Price Adj	-1.000
Purchase, Amort >15 Years, FICO 740-759, LTV 85.01-90% (75169521)	-0.750
State Incentive CA (75181727)	-0.150
Tier Adj Loan Amount: \$200,001 - \$350,000 (74969360)	0.050
Final Price	100.358
Lock Extension - 14 days	-0.350
Adjusted Final Price	100.008

CANCEL
EXTEND LOCK

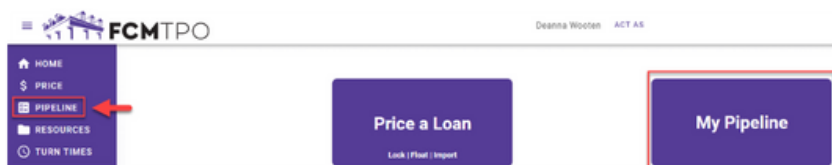
Re - Lock

- 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.



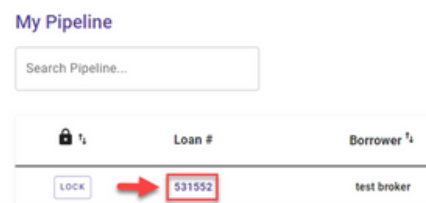
FCMTPO

Deanna Wooten ACT AS

HOME
PRICE
PIPELINE
RESOURCES
TURN TIMES

Price a Loan
Lock / Float / Import

My Pipeline



My Pipeline

Search Pipeline...

Lock	Loan #	Borrower
LOCK	531552	test broker



EDIT 1003
VIEW DOCS

1003 Loan Application

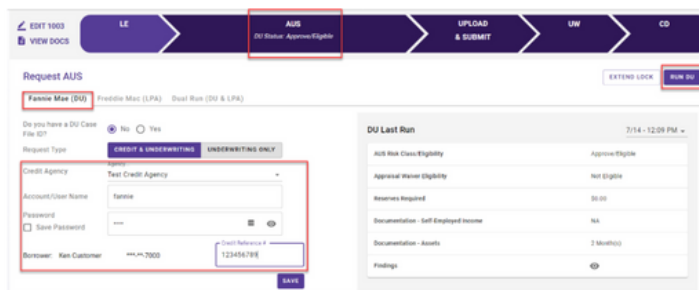
Overview | Borrower | Employment | Assets | Liabilities | Real Estate | Declarations | Demographics | Cash To Close

IMPORT MISMO
FLOAT/LOCK
SAVE PROGRESS

STEP 5: Automated Underwriting

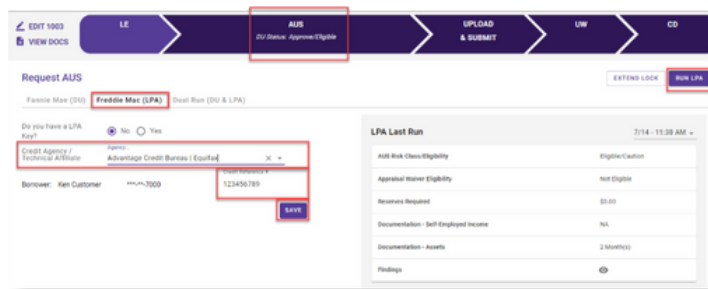
Desktop Underwriting (DU)

- 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.

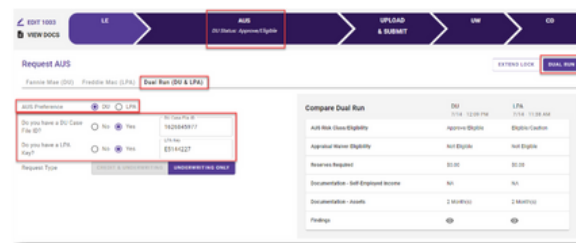
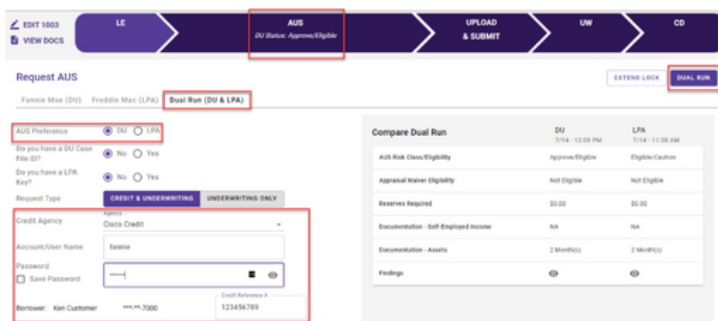
- If associating an LPA Key and/or DU Case File ID:
 - If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
 - Enter the **DU Case File ID**.

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**.

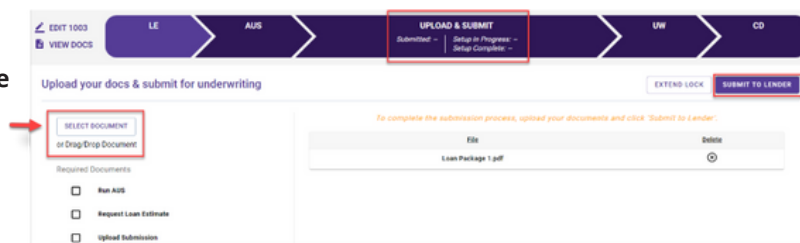
NOTE: You do not need a LPA Key to use the Dual Run feature.

- 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.

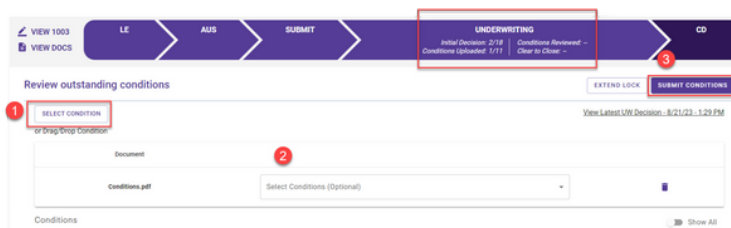
STEP 6: Upload Loan Package – Submit to UW

- 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 & 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

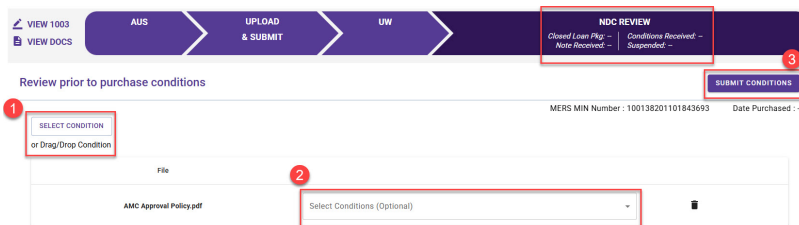
Approval. After the loan has closed:

- Go to **NDC REVIEW** 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 select the condition(s) from the dropdown . Click **SUBMIT CONDITIONS** button to submit PTF conditions .



TBD Property File Submissions

- Register loan as **FLOAT**.
- 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.

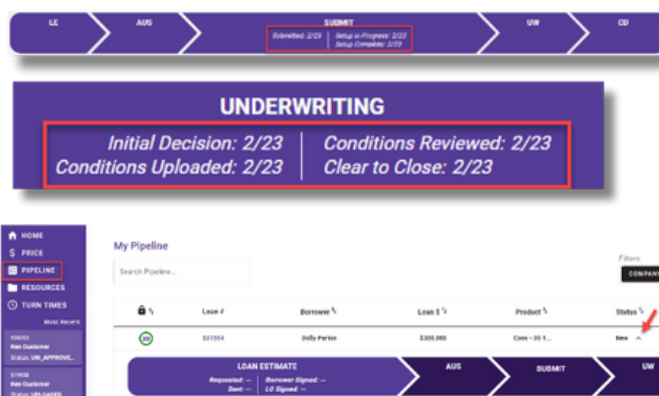
Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

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

Important Tips

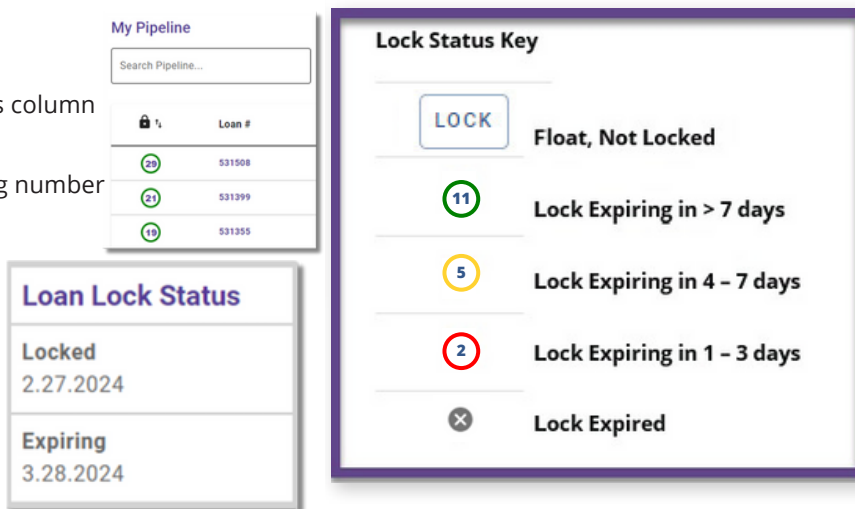
Loan Tracker

- 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

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
Conventional Fixed

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	

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: [Dropdown]

Expected Expense Factor: 50%

Percent of Ownership: %

Borrower First Name: [Text]

Borrower Last Name: [Text]

Self Employed: Yes

Years Self Employed: [Text]

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.

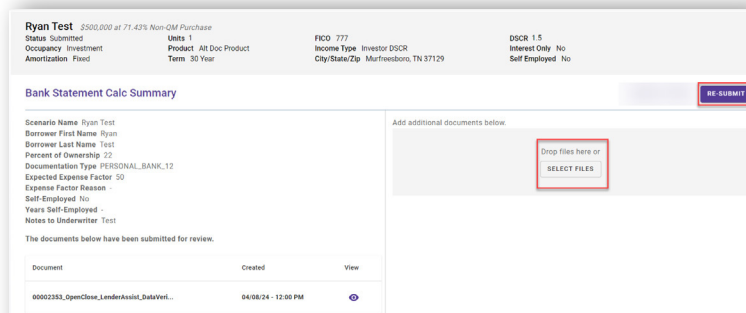
PRICING SCENARIOS			UNDERWRITING SCENARIOS	
Scenario	Last Run	Details		
Test	February 3, 2025	\$100,000 at 50% Non-QM Purchase	VIEW	
Test	January 30, 2025	\$100,000 at 40% Non-QM Purchase	VIEW	
Test	November 25, 2024	\$200,000 at 50% Non-QM Purchase	VIEW	
Test Scenario	March 14, 2024	\$250,000 at 71.43%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

To 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**

-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

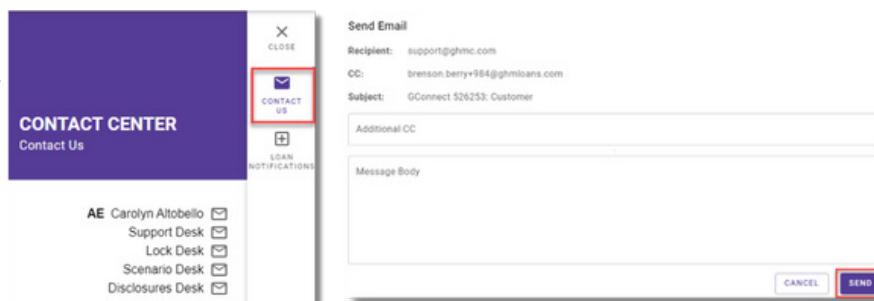
- Click on **Open Contact Center** to expand the Contact Center.



- 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.



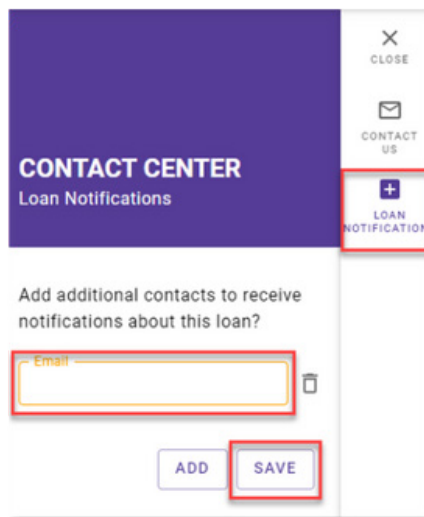
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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:** lockdesk@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: \$695

Flood Cert: \$7

Tax Service Fee: \$70

Attorney Review Fee -TX \$225

07/25/25