



WHOLESALE BULLETIN

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17W-003

Attention: Business Development Managers & Mortgage Brokers

January 3, 2017

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: Important Dates for January Refinance Transactions

For Loans Closing in the month of January, important information and dates for Refinances are as follows:

Counties that DO NOT same day Record

Last day to fund is Monday the 30th and to record is Tuesday the 31st. In order to fund by the 30th, the following guidelines and requirements are as follows:

- CD Tech must collaborate no later than the Thursday the 19th.
- CD must be received from borrower no later than the 20th or the 21st for signing.
- Loan Docs must be dated and signed no later than Wednesday the 25th.
- Loan must fund no later than Monday the 30th.
- Loan must record and pay off existing debt no later than Tuesday the 31st.

Counties that DO same day Record

Last day to fund, record and payoff the existing mortgage is Tuesday the 31st. In order to meet this deadline, the following guidelines and requirements are as follows:

- CD Tech must collaborate no later than the Friday the 20th.
- CD must be received from the borrower no later than Monday the 23rd.
- Loan Docs must be dated and signed no later than Thursday the 26th.
- Loan must fund no later than Tuesday the 31st.
- Loan must record and pay off existing debt no later than Tuesday the 31st.

All prior to funding conditions must be submitted no later than 12:00 P.M. on January 27th in order for the loan to fund by January 31st. If the PTF conditions are submitted on January 27th after 12:00 PM, we cannot guarantee that the loan will fund in the month of January.

FHA loans that have Docs drawn in January must fund by February 7th, or a full redraw will be required.

VA and Conventional loans that have Docs drawn in December must fund by February 10th, or a full

Author: Docs/Funding

All Dates are based on ESignature. If no signature is received, mail rule of 7 days must apply.

DRY Funding Refi.'s in Counties that DO NOT Same Day Record January 2017

Sun	Mon	Tues	Wed	Thu	Fri	Sat
1 Christmas Day	2 MWF Closed In Observance of Christmas	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20 <i>Must collaborate</i>	21
22	23 <i>CD must be received from borrower</i>	24	25	26 <i>Docs dated and signed</i>	27	28
29	30	31 <i>Loan must Fund Record and pay off existing debt</i>				

All Dates are based on ESignature. If no signature is received, mail rule of 7 days must apply.