



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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17W-022

Attention: Business Development Managers & Mortgage Brokers

March 1, 2017

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

Included in this Bulletin: Important Dates for March Refinance Transactions

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

Counties that DO NOT same day Record

Last day to fund is Thursday the 30th and to record is Friday 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 Monday the 20th.
- CD must be received from borrower no later than the 21st for signing.
- Loan Docs must be dated and signed no later than Friday the 24th or Saturday the 25th.
- Loan must fund no later than Thursday the 30th.
- Loan must record and pay off existing debt no later than Friday the 31st.

Counties that DO same day Record

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

- CD Tech must collaborate no later than the Wednesday the 22nd.
- CD must be received from the borrower no later than Thursday the 23rd.
- Loan Docs must be dated and signed no later than Monday the 27th.
- Loan must fund no later than Friday the 31st.
- Loan must record and pay off existing debt no later than Friday the 31st.

All prior to funding conditions must be submitted no later than 12:00 P.M. on March 30th in order for the loan to fund by March 31st. If the PTF conditions are submitted on March 30th after 12:00 PM, we cannot guarantee that the loan will fund in the month of March.

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

VA and Conventional loans that have Docs drawn in March must fund by April 10th, or a full redraw will be required.

DRY Funding Refi.'s in Counties that DO NOT Same Day Record March 2017						
Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12 Daylight Saving Time Begins	13	14	15	16	17 St. Patrick's Day	18
19	20 Spring Begins Must collaborate	21 CD must be received from borrower	22	23	24 Docs dated and signed	25 Docs dated and signed
26	27	28	29	30 Loan must Fund	31 Record and pay off existing debt	
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 March 2017

Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12 Daylight Saving Time Begins	13	14	15	16	17 St. Patrick's Day	18
19	20 Spring Begins	21	22 <i>Must collaborate</i>	23 <i>CD must be received from borrower</i>	24	25
26	27 <i>Docs dated and signed</i>	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.