



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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17W-073

Attention: Business Development Managers & Mortgage Brokers

August 1, 2017

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

Included in this Bulletin: Important Dates for August Refinance Transactions

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

Counties that DO NOT same day Record

Last day to fund is Wednesday the 30th and to record is Thursday 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 21st.
- CD must be received by borrower no later than the 22nd for signing.
- Loan Docs must be dated and signed no later than Friday the 25th.
- Loan must fund no later than Wednesday the 30th.
- Loan must record and pay off existing debt no later than Thursday the 31st.

Counties that DO same day Record

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

- CD Tech must collaborate no later than the Monday the 21st or Tuesday the 22nd.
- CD must be received by the borrower no later than Tuesday the 22nd or Wednesday the 23rd.
- Loan Docs must be dated and signed no later than Friday the 25th or Saturday the 26th.
- Loan must fund no later than Thursday the 31st.
- Loan must record and pay off existing debt no later than Thursday the 31st.

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

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

VA and Conventional loans that have Docs drawn in August must fund by September 8th, or a full redraw will be required.

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

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

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