



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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17W-083

Attention: Business Development Managers & Mortgage Brokers

September 1, 2017

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

Included in this Bulletin: Important Dates for September Refinance Transactions

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

Counties that DO NOT same day Record

Last day to fund is Thursday the 28th and to record is Friday the 29th. In order to fund by the 28th, the following guidelines and requirements are as follows:

- CD Tech must collaborate no later than the Monday the 18th.
- CD must be received by borrower no later than the 19th or the 20th for signing.
- Loan Docs must be dated and signed no later than Friday the 22nd or Saturday the 23rd.
- Loan must fund no later than Thursday the 28th.
- Loan must record and pay off existing debt no later than Friday the 29th.

Counties that DO same day Record

Last day to fund, record and payoff the existing mortgage is Friday the 29th. In order to meet this deadline, the following guidelines and requirements are as follows:

- CD Tech must collaborate no later than the Wednesday the 20th.
- CD must be received by the borrower no later than Thursday the 21st.
- Loan Docs must be dated and signed no later than Monday the 25th.
- Loan must fund no later than Friday the 29th.
- Loan must record and pay off existing debt no later than Friday the 29th.

All prior to funding conditions must be submitted no later than 12:00 P.M. on September 28th in order for the loan to fund by September 29th. If the PTF conditions are submitted on September 28th after 12:00 PM, we cannot guarantee that the loan will fund in the month of September.

FHA loans that have Docs drawn in September must fund by October 6th, or a full redraw will be required.

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

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

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 September 2017

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

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