



# WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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[Bolt Training](#)

[Wholesale Website](#)

[Previous Bulletins](#)

## 17W-103

**Attention: Business Development Managers & Mortgage Brokers**

**November 1, 2017**

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

### **Included in this Bulletin: Important Dates for November Refinance Transactions**

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

#### **Counties that DO NOT same day Record**

Last day to fund is Wednesday the 29<sup>th</sup> and to record is Thursday the 30<sup>th</sup>. In order to fund by the 29<sup>th</sup>, the following guidelines and requirements are as follows:

- CD Tech must collaborate no later than the Thursday the 16<sup>th</sup>.
- CD must be received by borrower no later than the 17<sup>th</sup> or the 18<sup>th</sup> for signing.
- Loan Docs must be dated and signed no later than Tuesday the 21<sup>st</sup> or Wednesday the 22<sup>nd</sup>.
- Loan must fund no later than Wednesday the 29<sup>th</sup>.
- Loan must record and pay off existing debt no later than Thursday the 30<sup>th</sup>.

#### **Counties that DO same day Record**

Last day to fund, record and payoff the existing mortgage is Thursday the 30<sup>th</sup>. In order to meet this deadline, the following guidelines and requirements are as follows:

- CD Tech must collaborate no later than the Thursday the 16<sup>th</sup>.
- CD must be received by the borrower no later than Friday the 17<sup>th</sup> or Saturday the 18<sup>th</sup>.
- Loan Docs must be dated and signed no later than Wednesday the 22<sup>nd</sup> or Friday the 24<sup>th</sup>.
- Loan must fund no later than Thursday the 30<sup>th</sup>.
- Loan must record and pay off existing debt no later than Thursday the 30<sup>th</sup>.

**Reminder: Thursday November 23<sup>rd</sup>, 2017** is Thanksgiving Day (Federal holiday). This day cannot be counted as a Rescission day. MWF will be closed both Thursday the 23<sup>rd</sup> and Friday the 24<sup>th</sup> for business.

All prior to funding conditions must be submitted no later than 12:00 P.M. on November 29<sup>th</sup> in order for the loan to fund by November 30<sup>th</sup>. If the PTF conditions are submitted on November 29<sup>th</sup> after 12:00 PM, we cannot guarantee that the loan will fund in the month of November.

FHA loans that have Docs drawn in October must fund by December 7<sup>th</sup>, or a full redraw will be required.

**Author: Docs/Funding**

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DRY Funding Refi.'s in Counties that DO Same Day Record November 2017						
Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16 <i>Must collaborate</i>	17 <i>CD must be received from borrower</i>	18 <i>CD must be received from borrower</i>
19	20	21	22 <i>Docs dated and signed</i>	23 <b>Thanksgiving Day MWF Closed</b>	24 <b>Day after Thanksgiving MWF Closed</b>  <i>Docs dated and signed</i>	25
26	27	28	29	30 <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.						

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