



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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18W-028

Attention: Business Development Managers & Mortgage Brokers

March 1, 2018

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 29th and to record is Friday the 30th. In order to fund by the 27th, the following guidelines and requirements are as follows:

- CD Tech must collaborate no later than the Monday the 19th.
- CD must be received by borrower no later than the Tuesday the 20th or Wednesday the 21st for signing.
- Loan Docs must be dated and signed no later than Friday the 23rd or Saturday the 24th.
- Loan must fund no later than Thursday the 29th.
- Loan must record and pay off existing debt no later than Friday the 30th.

Counties that DO same day Record

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

- CD Tech must collaborate no later than the Wednesday the 21st.
- CD must be received by the borrower no later than Thursday the 22nd.
- Loan Docs must be dated and signed no later than Monday the 26th.
- Loan must fund no later than Friday the 30th.
- Loan must record and pay off existing debt no later than Friday the 30th.

All prior to funding conditions must be submitted no later than 12:00 P.M. on March 29th in order for the loan to fund by March 30th. If the PTF conditions are submitted on March 29th 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 6th, 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 2018						
Sun	Mon	Tues	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11 Daylight Savings (Clocks Forward)	12	13	14	15	16	17 St. Patrick's Day
18	19 <i>Must collaborate</i>	20 <i>CD must be received from borrower</i>	21 <i>CD must be received from borrower</i>	22	23 <i>Docs dated and signed</i>	24 <i>Docs dated and signed</i>
25	26	27	28	29 <i>Loan must Fund</i>	30 <i>Record and pay off existing debt</i>	31
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 Same Day Record March 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11 Daylight Savings (Clocks Forward)	12	13	14	15	16	17 St. Patrick's Day
18	19	20	21 Must collaborate	22 CD must be received from borrower	23	24
25	26 Docs dated and signed	27	28	29	30 Loan must Fund Record and pay off existing debt	31

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