



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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18W-033

Attention: Business Development Managers & Mortgage Brokers

April 2, 2018

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

Included in this Bulletin: Important Dates for April Refinance Transactions

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

Counties that DO NOT same day Record

Last day to fund is Friday the 27th and to record is Monday 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 Wednesday the 18th.
- CD must be received by borrower no later than the Thursday the 19th for signing.
- Loan Docs must be dated and signed no later than Monday the 23rd.
- Loan must fund no later than Friday the 27th.
- Loan must record and pay off existing debt no later than Monday the 30th.

Counties that DO same day Record

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

- CD Tech must collaborate no later than the Thursday the 19th.
- CD must be received by the borrower no later than Friday the 20th or Saturday the 21st.
- Loan Docs must be dated and signed no later than Wednesday the 25th.
- Loan must fund no later than Monday the 30th.
- Loan must record and pay off existing debt no later than Monday the 30th.

All prior to funding conditions must be submitted no later than 12:00 P.M. on April 27th in order for the loan to fund by April 30th. If the PTF conditions are submitted on April 27th after 12:00 PM, we cannot guarantee that the loan will fund in the month of April.

FHA loans that have Docs drawn in April 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 May 10th, or a full redraw will be required.

DRY Funding Refi.'s in Counties that DO NOT Same Day Record April 2018						
Sun	Mon	Tues	Wed	Thu	Fri	Sat
1 Easter	2	3	4	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	21
22	23 <i>Docs dated and signed</i>	24	25	26	27 <i>Loan must Fund</i>	28
29	30 <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 Same Day Record April 2018

Sun	Mon	Tues	Wed	Thu	Fri	Sat
1 Easter	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	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	24	25 <i>Docs dated and signed</i>	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.						