



WHOLESALE BULLETIN

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18W-084

Attention: Business Development Managers & Mortgage Brokers **September 10, 2018**

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 27th and record Friday the 28th. In order to fund by the 27th, the following guidelines and requirements must be met:

- CD Tech must collaborate by 9/17
- CD must be received from borrower no later than 9/18-9/19
- Loan Docs must be dated and signed no later than 9/21-9/22
- Loan must fund no later than Thursday the 27th
- Loan must record and pay off existing debt no later than Friday the 28th

Counties that DO same day Record

- Last day to fund, record and payoff the existing mortgage is Friday the 28th
- CD Tech must collaborate no later than 9/19
- CD must be received from the borrower no later than the 9/20
- Loan Docs must be dated and signed no later than 9/24
- Loan must fund no later than Friday the 28th
- Loan must record and pay off existing debt no later than Friday the 28th

All prior to funding conditions must be submitted no later than 12:00 P.M. on September 27th in order for the loan to fund by September 28th. If the PTF conditions are submitted on September 27th 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 5th, 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.