

WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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18W-108

Attention: Business Development Managers & Mortgage Brokers

December 2, 2018

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

Included in this Bulletin: Important Dates for December Refinance Transactions

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

Counties that DO NOT same day Record

Last day to fund is Friday the 28th and record is Monday the 31st. In order to fund by the 28th, the following guidelines and requirements must be met:

- CD Tech must collaborate no later than Monday the 17th
- CD must be received from borrower no later than Tuesday the 18th
- Loan Docs must be dated and signed no later than the 22nd
- Loan must fund no later than Friday the 28th
- Loan must record and pay off existing debt no later than Monday the 31st

Counties that DO same day Record

- Last day to fund, record and payoff the existing mortgage is Monday the 31st
- CD Tech must collaborate no later than Thursday the 20th
- CD must be received from the borrower no later than Friday the 21st
- Loan Docs must be dated and signed no later than Wednesday the 26th
- Loan must fund no later than Monday the 31st
- Loan must record and pay off existing debt no later than Monday the 31st

All prior to funding conditions must be submitted no later than 12:00 PM on December 28th in order for the loan to fund by December 31st. If the PTF conditions are submitted on December 28th after 12:00 PM, we cannot guarantee that the loan will fund in the month of December.

FHA loans that have Docs drawn in December must fund by January 7th, or a full redraw will be required.

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