

WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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19W-003

Attention: Business Development Managers & Mortgage Brokers

January 2, 2019

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

Included in this Bulletin: Important Dates for January Refinance Transactions

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

**** Note: Monday January 21st is Martin Luther King Jr. Day (Federal Holiday) this day cannot be counted as a rescission day.**

Counties that DO NOT same day Record

Last day to fund is Wednesday the 30th and record is Thursday the 31st. In order to fund by the 30th, the following guidelines and requirements must be met:

- CD Tech must collaborate no later than Friday the 18th
- CD must be received from borrower no later than Tuesday the 22nd
- Loan Docs must be dated and signed no later than Friday the 25th
- Loan must fund no later than Wednesday the 30th
- Loan must record and pay off existing debt no later than Thursday the 31st

Counties that DO same day Record

- Last day to fund, record and payoff the existing mortgage is Thursday the 31st
- CD Tech must collaborate no later than Tuesday the 22nd
- CD must be received from the borrower no later than Wednesday the 23rd
- Loan Docs must be dated and signed no later than Saturday the 26th
- Loan must fund no later than Thursday the 31st
- Loan must record and pay off existing debt no later than Thursday the 31st

****Mountain West Financial, Inc. will be open for business Monday January 21st, 2018****

All prior to funding conditions must be submitted no later than 12:00 PM on January 30th in order for the loan to fund by January 31st. If the PTF conditions are submitted on January 30th after 12:00 PM, we cannot guarantee that the loan will fund in the month of January.

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

VA and Conventional loans that have Docs drawn in January must fund by February 8th, or a full redraw will be required.

