



Helpful Hints for FMG Loan Officers

1. Fill in your 1003 as COMPLETELY, as possible; blank lines are your enemy!☺
2. Make sure date prepared is at no later than THREE business days FROM date you are having docs signed.
3. Unless we are collecting appraisal fee COD for a refinance, make sure there is a check in the file for the appraisal OR it WILL NOT be ordered.
4. Make sure you have a signed disclosure package on each loan, AND turn in with file.
5. Be sure to completely fill out the new loan set-up sheet, it will save time for all!
6. Don't hold your files; as soon as you have a signed package, and initialed docs, turn it in to processing; we'll let you know if anything else is necessary.
7. As soon as you turn in a file, be sure to e-mail your calyx file to annabuzzie@fmgllc.net
8. If it is a purchase, we need the fully executed contract to order title and appraisal; if it is a refinance, we need the deed with legal description.

Items you should keep in your copy file once you turn in a loan:

- Copy of 1003;
- Copy of Good Faith;
- Copy of Lock Confirmation;
- Copy of Contract on Purchases;
- Copy of Credit Report;
- Copy of Borrower Authorization;
- Borrower Contact Information (i.e. phone #'s, e-mail address, etc.); and
- Account Rep Info for Lender customer(s) loan(s) are with.

You are always 100% responsible for your own rate locks, fee sheets and anything that affects your income. Most other items the processing team can work through with, or for you.