

# MSF New Customer “How To” Guide

**For loan scenarios and program questions,  
call your Account Executive:**

**Jon Tulien**  
Inside Account Executive  
Direct: 719-884-  
Cell: 719-761-5339  
Email: [Jon.Tulien@msfhome.com](mailto:Jon.Tulien@msfhome.com)

**For all loan status and conditions inquiries,  
call your Customer Account Manager (CAM):**

**Jules LePage**  
Customer Account Manager  
Phone: 719-447-0325 x203  
Email: [Jules.LePage@msfhome.com](mailto:Jules.LePage@msfhome.com)



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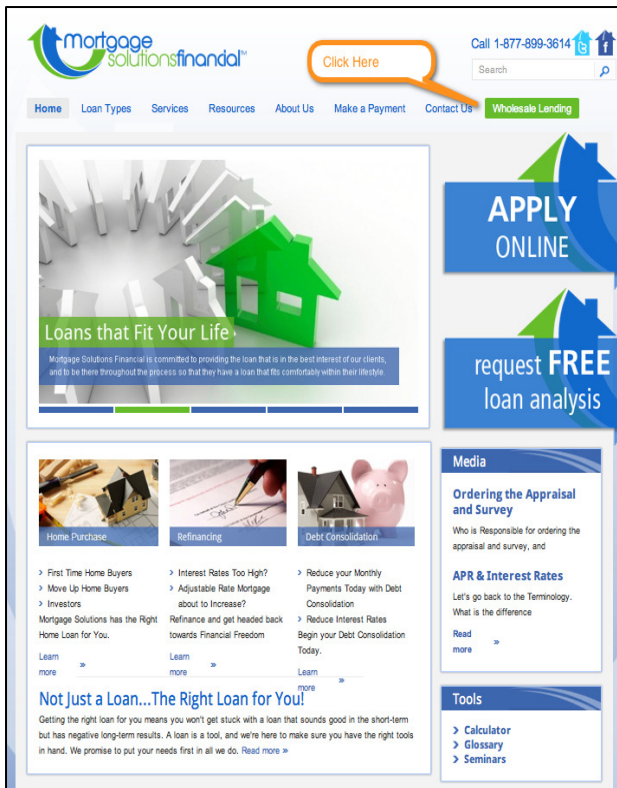
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# Initial Set - “Newly Approved” Brokers

## Step 1 (How to set up the Administrators System User Log-in ID & PW)

- The Administrator in the office will be issued a DataTrac Web Log-in ID and PW. An email will be sent from the MSF Broker Approval Department
- Go to [www.msfhome.com](http://www.msfhome.com)
- Click on Broker Login, then Wholesale Lending
- Click on DataTrac Web Log-in <https://wtp.msfofco.com/DataTracWeb/Login>
- Enter assigned Log-in ID and PW (you will be prompted to change your PW) You have 24 hrs

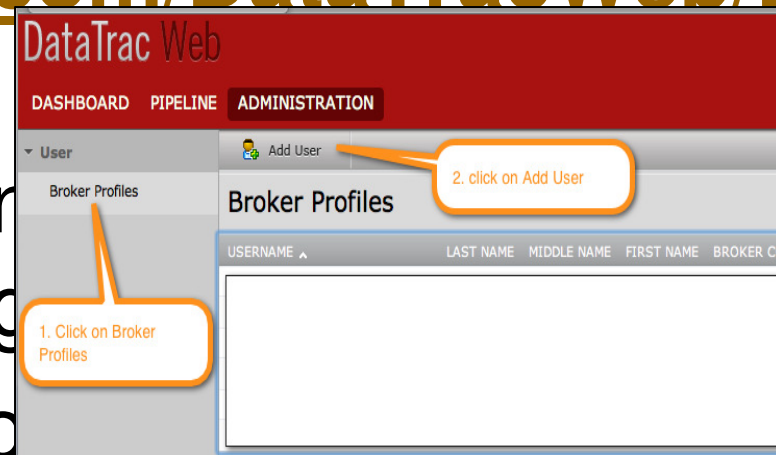
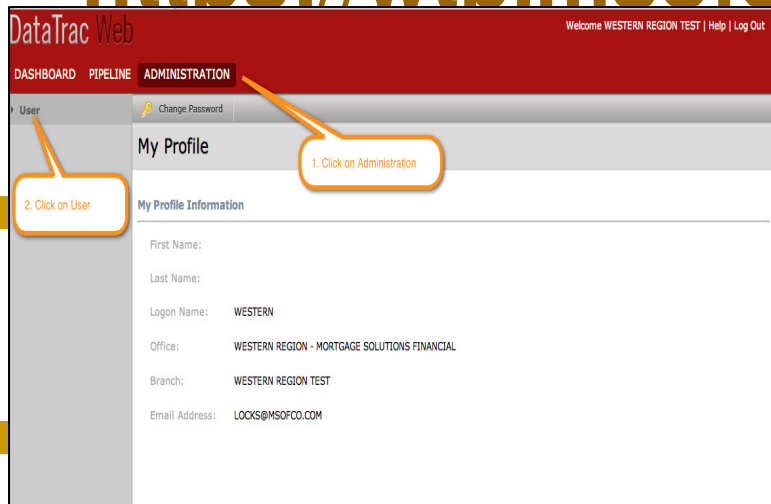


# Initial Set - “Newly Approved” Brokers

Step 2 (How to add additional users in Data Trac Web)

- Go to [www.msfhome.com](http://www.msfhome.com)
- Click on Broker Login, then Wholesale Lending
- Click on DataTrac Web Log-in

<https://wtp.msofco.com/DataTracWeb/L>



Click on User

Click on Broker Profiles



# Initial Set - “Newly Approved” Brokers

## Step 3 (How to set up additional user privileges on DataTrac Web)

### Important Notes **PLEASE READ**

- The Administrator has view rights to the entire company pipeline
- **Individual LO’s set up using the prior instructions will only be able to access their specific pipeline**
- **Loan Processors are “not” set up on the system to view the entire Company pipeline.** They would log on with the LO’s individual Log-in ID and PW.
- **LO’s set up by the Administrator with the ability to “Allow Lock Requests” privileges must complete one additional steps.**
  - **Step 1** - The Administrator must set the privileges in DataTrac Web.
  - **Step 2** – Once the LO privileges are set, the Administrator must send an email to [locks@MSFhome.com](mailto:locks@MSFhome.com) with the Company ID and Log-in ID’s (the Log in ID is the email address of the LO) for those individuals that need the ability to price and lock loans.
  - **Step 3** - The MSF Lock desk is responsible for turning these privileges on. This is confirmed by an email notification.
  - **Note** - Call your AE for questions and assistance.

**DataTrac Web** Welcome WESTERN REGION TEST | Help | Log Out

DASHBOARD PIPELINE ADMINISTRATION

User Username, Last or First Name Search Back to Broker User Profiles

### New Account

<b>User Information</b>	<b>Logon Information</b>
First Name: * Test	Username: * test@abcmortgage.com
Middle Name:	
Last Name: * Test	
NMLS #:	
Cert Date: mm/dd/yyyy	
<b>Contact Information</b>	<b>Account Information</b>
Broker Company: WESTERN REGION TEST	Account Status: Active
Broker Company DBA: WESTERN REGION TEST	Allow New Loans: Yes
Broker Company ID: 1017	Allow Lock Requests: Yes
Phone Number: * 8008008000	View Documents: Yes
Fax Number:	Upload Documents: Yes
Mobile Number:	Fax Cover Sheet: Yes

Save Cancel



# DO Sponsorship

## Step 1 (How to set up DO Sponsorship)

- **Customers with a DO Account –**
  - FNMA DO sponsorship instructions Link <https://www.efanniemae.com/lc/technology/do/quicksteps/pdf/doaddlenderqs.pdf>
  - Go to [www.eFannieMae.com](http://www.eFannieMae.com) and follow the DO Sponsorship instructions
  - Choose Sponsoring Lender - **Mortgage Solutions of Colorado** - Seller/Servicer ID 26800-000-3
  - Within 24 hours you will receive an email from the MSF Broker Set-up department that your sponsorship request has been approved.
- **Customers without a DO account –**
  - To register for FNMA DO click here <https://www.efanniemae.com/is/brokcorresp/do/register.jsp>

efannieMae.com

Single-Family Multifamily Training & Education

Home > Brokers & Correspondents

Brokers & Correspondents

Print Page

Get Started With DO  
We provide the resources you'll need to get up and running with Desktop Originator® (DO®).  
**Begin now**

3. The Welcome to Desktop Originator page opens. Under DO Sponsoring lenders, click **Adding Sponsoring Lenders**.

Welcome to Desktop Originator

Print Page

Welcome! This page is designed to provide the resources you need to get started with Desktop Originator® (DO®). Refer to this page for tips and news.

Brokers & Correspondents  
Return to the Brokers & Correspondents page for additional information.  
**Return now**

Get Started With DO  
Get the Most Out of DO  
• **9-Minute Video**  
Learn how to get the most out of DO.

DO Sponsoring Lenders  
• Lists of Current Sponsoring Lenders  
• Quick Steps for Adding Additional Sponsoring Lenders  
• **Adding Sponsoring Lenders**  
Training

OR

efannieMae.com

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Single-Family Multifamily Learning Center

Home > Desktop Originator Registration

Desktop Originator Registration

Print Page

Register online for Desktop Originator® (DO®). Once your registration is accepted by a sponsoring lender, you can begin using DO to gain access to fast, objective loan recommendations as well as many other cost and timesaving features. Before you register, we suggest that you print and review our DO Online Registration Quick Steps.

> **Brokers & Correspondents page**

**DO Online Registration Quick Steps**  
(pdf, 215K, 6 pages)  
**Begin DO Registration** **1. Click Here**

**2. Click Here**

**Desktop Originator**  
Desktop Originator® (DO®) can help brokers and correspondents generate more loans, gain a competitive edge in the marketplace, boost profitability, and more.  
• **More on DO**

**After you complete the DO online registration process:**

- When your sponsoring lender accepts your request, we will send you DO welcome information, your user ID(s), and instructions on how to obtain your password(s) via e-mail. If the lender chooses not to sponsor you, you will receive an e-mail notification from the lender.
- If you do not receive your user ID(s) in 5-7 business days, please call the Customer Contact Center at 1-877-722-6757.

**Notes**  
You must already be approved to do business with the sponsoring lender or understand the lender may have requirements for you to do business with it once you initiate this sponsorship request. We recommend that you review the complete sponsoring lender list to ensure that your sponsoring lender participates in online registration.  
**DO Sponsoring Lenders**

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# Daily Rate Sheet Delivery

## Step 1 (How to sign up for Daily Rate sheets)

- Sign up for Daily Rate Sheets **CLICK HERE** <http://www.msofco.com/wholesale-lending/broker-resources/document-library/> - URL change sometime after 6/30/12 <http://www.msffhome.com/wholesale-lending/broker-resources/document-library/>
  - Save this **Daily Rate Sheet LINK** on your desktop <https://www.msofco.info/Rates/Central.pdf>
- Important Notes PLEASE READ**
- The daily Rate Sheet is an indication of pricing only. To obtain the most accurate and up-to-date pricing it is recommended that you price loans on-line.

The screenshot shows the Mortgage Solutions Financial website. The navigation bar includes links for Retail, Home, Become a Broker Partner, **Broker Resources**, DT Web Login, Testimonials, Approved States, and Sales Support. The main content area is divided into sections: 'Appraisal Ordering' with a 'Please Read Immediately' notice and 'FAQs'; 'Get Rates' with a 'Sign Up for Daily Rates Sheets' button and a 'Privacy by SafeSubscribe' notice; 'Broker Resources' with a list of links including Announcements, Appraisal Ordering, Conventional Guidelines, Document Library, FHA Guidelines, Mortgage Clause/CPL, Special Programs, and VA Guidelines; and 'Tools' with links for Calculator, Glossary, and Seminars. An orange callout box points to the 'Sign Up for Daily Rates Sheets' button with the text: '2. Click here to sign up for Daily Rate Sheets'. Another orange callout box points to the 'Broker Resources' tab in the navigation bar with the text: 'Under any tab in the Broker Resources tab there is a link to sign up for rates'.

The screenshot shows a sign-up form titled 'Mortgage Solutions Financial Rates and Announcements'. The form asks the user to 'Please enter your email address below to sign up for our mailing list.' There is a text input field for the email address, a 'Continue' button, and a 'Your email address goes here' callout box pointing to the input field. Below the form, there is a note: 'Getting it done right. Mortgage Solutions Financial uses SafeUnsubscribe® which reliably removes your email address from our lists.'



# Loan Submission Process

## Step 1 (How to access the Submission forms & required Disclosures)

- Go to [www.msfhome.com](http://www.msfhome.com)
- Click on Broker Login, then Wholesale Lending (located at the top right of the website home page)
- Click on Broker Resources
- to go to the MSF Document Library <http://www.msfc.com/wholesale-lending/broker-resources/document-library/> URL change sometime after 6/30/12 <http://www.msfhome.com/wholesale-lending/broker-resources/document-library>
- Download the Submission Form and all the required forms and disclosures.

### Important Notes **PLEASE READ**

- Please refer to the submission form checklist for our minimum submission requirements.
- It is highly recommended that you review the **GFE Aid, GFE Guide and GFE FAQ's** located in the MSF Document Library

The screenshot shows the MSF Document Library website. The header includes the logo for Mortgage Solutions Financial, a search bar, and a phone number (1-877-899-3614). The navigation menu includes: Retail, Home, Become a Broker Partner, Broker Resources, DT Web Login, Testimonials, Approved States, and Sales Support. The main content area is titled "Document Library" and contains a list of documents for download, including:

- AIR Disclosure PDF 49k
- AIR FAQs PDF 127k
- Anti-Steering Disclosure PDF 74k
- ALS Appraisal Fees PDF 32k
- Appraisal Transfer Request Form PDF 10k
- APR Guide PDF 422k
- Borrower's Intent to Proceed PDF 17k
- Case Number Assignment Request Form PDF 25k
- Change of Circumstance Letter PDF 44k
- OO Third Party Fees Disclosure PDF 61k
- Condo Limited Review Questionnaire PDF 141k
- Condominium HOA Cert PDF 98k
- Consumer Handbook on Adjustable Rate Mortgages (ARM) PDF 707k
- GFE Aid PDF 468k
- GFE FAQs PDF 470k
- GFE Guide PDF 381k
- Doc Request PDF 13k
- Mortgage Broker Fee Agreement and Disclosure PDF 446k
- MSC VA Funding Fee Cert PDF 127k
- MSC Submission Form PDF 68k
- Rural Development Form 1980-21 PDF 193k

On the right side of the page, there are three sections: "Get Rates" with a "Sign Up for Daily Rates Sheets" button, "Broker Resources" with links to Announcements, Appraisal Ordering, Conventional Guidelines, Document Library, FHA Guidelines, Mortgagee Clause/CPL, Special Programs, and VA Guidelines; and "Tools" with links to Calculator, Glossary, and Seminars.



# Loan Submission Process

Step 2 (How to Register your loan to generate a loan #)

- Click on Data Trac Web Log-in  
<https://wtp.msofco.com/DataTracWeb/Login> URL change sometime after 6/30/12

1. Click on Pipeline

2. Click on Active Pipeline

3. Click on Upload Loan

LOAN #	BORROWER	PROGRAM	LIEN	LOAN AMOUNT	SUBMITTED	LOCK EXPIRES	LOAN STAGE
337991	FIRSTIMER	C30DUG AE	1ST	\$117,900	05/04/2012	Request	Submitted
338016	TEST	FHA30	1ST	\$100,000		07/20/2012	Locked
329852	TEST	FHA30	1ST	\$162,800		Request	Registered
338258	TEST	C30DUG AE	1ST	\$150,000	05/14/2012	Request	Submitted
338323	TEST	C30DUG AE	1ST	\$100,000	05/16/2012	Request	Submitted
338041	TEST_B	FHA30	1ST	\$203,500		Request	Registered
338554	TESTBAC	CF30	1ST	\$80,000		Request	Registered
338935	WILLAIMSON	VA30	1ST	\$200,000		Request	Registered

acWeb/

- Choose Upload New Loan
- You can upload Calyx (.brw), (.fnm) file formats



# Loan Submission Process

## Step 3 (How to Submit a Loan File)

### Initial Loan Document Submission

- Brokers should email the imaged loan submission documents in PDF format to: [submissions@msfhome.com](mailto:submissions@msfhome.com)
- MSF Operations will notify / confirm via email that the loan documents have been received.
- MSF Operations will upload documents to our imaging system.
- Documents will still be viewable by our broker partners by logging into Datatrac
- If the minimum submission requirements are not met, MSF will notify the broker and the loan will not be sent to Underwriting for review until the minimum submission requirements have been met.
- If the minimum submission requirements have been met, MSF will notify the broker that the loan will be sent to Underwriting and will provide the current underwriting turn times.

### Important Notes **PLEASE READ**

- Cut off is 3:00 pm Mountain Time to be counted for that days business (complete files only)

**DataTrac Web** Welcome WESTERN REGION TEST | Help | Log Out

Loan #338323 | TEST | 5245 WILHELM DRIVE Submitted

Loan | Rate Lock | Underwriting | Compliance | Closing | **Imaged File** | Notes

**General Loan Information** [Show Details](#)

Loan Number: 338323  
Broker: WESTERN REGION TEST  
Office: MORTGAGE SOLUTIONS FINANCIAL  
LO/Rep: MICHEL THOMAS

Processor:  
Submitted: 05/16/2012  
Estimated Closing:

**Borrower Information** [Show Details](#)

Primary Borrower: SECONDARY TEST  
Co-Borrower: LISA TAYLOR

**Loan Information** [Show Details](#)

Loan Program: C30DUG AE  
Lien: 1ST  
Documentation Type: FULL  
Impounds: YES  
Base Loan Amount: \$100,000.00  
Loan Amount: \$100,000.00  
Subordinate Amount: \$0.00  
LTV: 769.231%  
CLTV: 769.231%  
Total Payments: \$470.24  
Cash To Close: \$89,802.30

**Property Information** [Show Details](#)

Property Street: 5245 WILHELM DRIVE  
Loan Purpose: REFINANCE  
Company: OWNER OCCUPIED  
Property Type: SF9  
Sales Price: \$0.00  
Appraised Value: \$13,000.00  
Appraisal Ordered:  
Appraisal Appt Date:  
Appraisal Completed:  
Appraisal Received:  
Appraisal To Borrower:  
Appraisal Sent Method:  
Received By Borrower:

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**DataTrac Web** Welcome WESTERN REGION TEST | Help | Log Out

Loan #338323 | TEST | 5245 WILHELM DRIVE Submitted

Loan | Rate Lock | Underwriting | Compliance | Closing | Imaged File | Notes

Imaged File Documents

DOCUMENT Type	DOCUMENT NAME	IMAGE DATE	PAGE COUNT
No records to display.			

Uploaded documents will appear here



# To submit “missing” items to Loan Set-up

## Step 1 (How to submit missing items to Loan Set-up)

### Outstanding or Missing Loan Documents at Submission

- Brokers should email all outstanding documents and conditions to: [submissions@msfhome.com](mailto:submissions@msfhome.com)
- MSF Operations will notify / confirm via email that the loan documents have been received
- MSF Operations will upload documents to our imaging system.
- Documents will still be viewable by our broker partners through Datatrac
- MSF Operations will notify the broker via email if outstanding conditions remain or will notify the broker that the file will be moved to Underwriting for review.

### Important Notes **PLEASE READ**

- Cut off is 3:00 pm Mountain Time to be counted for that days business (complete files only)
- **DO NOT** Piece-Mail conditions

**DataTrac Web** Welcome WESTERN REGION TEST | Help | Log Out

Loan #338323 | TEST | 5245 WILHELM DRIVE Submitted

Loan Rate Lock Underwriting Compliance Closing Imaged File Notes

**General Loan Information** Show Details

Loan Number: 338323  
Broker: WESTERN REGION TEST  
Office: MORTGAGE SOLUTIONS FINANCIAL  
LO/Rep: MICHEL THOMAS

Processor:  
Submitted: 05/16/2012  
Estimated Closing:

**Borrower Information** Show Details

Primary Borrower: SECONDARY TEST  
Co-Borrower: LISA TAYLOR

**Loan Information** Show Details

Loan Program: C30DUG AE  
Lien: 1ST  
Documentation Type: FULL  
Impounds: YES  
Base Loan Amount: \$100,000.00  
Loan Amount: \$100,000.00  
Subordinate Amount: \$0.00  
LTV: 769.231%  
CLTV: 769.231%  
Total Payments: \$470.24  
Cash To Close: \$89,802.30

**Property Information** Show Details

Property Street: 5245 WILHELM DRIVE  
Loan Purpose: REFINANCE  
Occupancy: OWNER OCCUPIED  
Property Type: SF9  
Sales Price: \$0.00  
Appraised Value: \$13,000.00  
Appraisal Ordered:  
Appraisal Appt Date:  
Appraisal Completed:  
Appraisal Received:  
Appraisal To Borrower:  
Appraisal Sent Method:  
Received By Borrower:

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**DataTrac Web** Welcome WESTERN REGION TEST | Help | Log Out

Loan #338323 | TEST | 5245 WILHELM DRIVE Submitted

Loan Rate Lock Underwriting Compliance Closing Imaged File Notes

Imaged File Documents

DOCUMENT Type	DOCUMENT NAME	IMAGE DATE	PAGE COUNT
No records to display.			

Uploaded documents will appear here



# Appraisal Ordering

## Step 1 (How to Order your Appraisal)

- Go to [www.msfome.com](http://www.msfome.com)
- Click on Broker Login, then Wholesale Lending, then Broker Resources
- Click on Appraisal Ordering
- Click on the America Lender Support (ALS) or Axis AMC Link

The screenshot shows the Mortgage Solutions Financial website. The header includes the company logo, a phone number (1-877-899-3614), and social media icons. The navigation menu includes Retail, Home, Become a Broker Partner, Broker Resources (highlighted), DT Web Login, Testimonials, Approved States, and Sales Support. The main content area is titled "Appraisal Ordering" and contains several sections: "Please Read Immediately" with a notice about Appraiser Independence Requirements (AIR), "Fannie Mae's FAQs" with a link to additional information, "FAQs" with links to Appraiser Independence Requirements (AIR) FAQs for Fannie Mae and Freddie Mac, "ALS Appraisal Management Company" with a link to appraisals, and "AXIS" with a link for registered users to log in.

The screenshot shows the Axis Appraisal Management website. The header features the Axis logo and a navigation menu with links to AXIS APPRAISERS, HELP DESK, FEE QUOTE & AVIM, PAYMENT OPTIONS & CANCELLATION POLICY, PRIVACY POLICY, CONTACT US, and CLIENT LOGIN. The main content area is titled "MORTGAGE SOLUTIONS" and includes a "Welcome Mortgage Solutions users." message. There are two main sections: "Need a User Account?" with a link for "registered Users log in Here" and a list of required information (full name, company name & address, phone number, email address, and name of Mortgage Solutions AE), and "Have a User Account?" with a link to "click here" to order an appraisal. A footer note mentions a complimentary FEE QUOTE.



# On-line Pricing and Lock Procedures

**Step 1 (How to Lock) & Step 2 (How to Extend a Lock)** **Note: URL change sometime after 6/30/12.** msofco.com to msfhome.com. Make appropriate change to URL's below

## Step 1 - How to Lock

- Go to [www.MSofCO.com](http://www.MSofCO.com)
- Click on Wholesale Lending
- Click on Data Trac Web Log-in <https://wtp.msofco.com/DataTracWeb/Login>
- Click on Pipeline
- For Registered Loans – Click on Unlocked Loans
- Click on the “How to Lock” Guide [http://www.msofco.info/Resources\\_Wholesale/Guide%20to%20Pricing%20Locking%20Loans.pdf](http://www.msofco.info/Resources_Wholesale/Guide%20to%20Pricing%20Locking%20Loans.pdf)
- **Option 1- For Un-Registered Loans** - Click on Locks and Pricing – enter your loan scenario
- **Option 2 - For Registered Loans** – Click on Loan number > Follow procedures detailed in the “How to Lock” Guide

## Step 2 - How to Extend a Lock

- Go to [www.MSofCO.com](http://www.MSofCO.com)
- Click on Data Trac Web Log-in <https://wtp.msofco.com/DataTracWeb/Login>
- Click on Pipeline
- Click on the Loan #
- Click Here [http://www.msofco.info/Wholesale\\_Announcements/Announcement\\_21-12W.pdf](http://www.msofco.info/Wholesale_Announcements/Announcement_21-12W.pdf) to view our step by step Lock Extension Procedures
- Or Click her for the “How to Lock” Guide [http://www.msofco.info/Resources\\_Wholesale/Guide%20to%20Pricing%20Locking%20Loans.pdf](http://www.msofco.info/Resources_Wholesale/Guide%20to%20Pricing%20Locking%20Loans.pdf)

## Important Notes **PLEASE READ**

- If you are having trouble locking on-line the preferred method of communication with our lock. desk is by email.
- Do not let your locks expire. Lock extensions must be completed 24 hours prior to expiration.

## Lock Policies and Procedures

Lock Policies and Procedures [http://www.msofco.info/Resources\\_Wholesale/LOCK%20DESK%20POLICIES.pdf](http://www.msofco.info/Resources_Wholesale/LOCK%20DESK%20POLICIES.pdf)

How to Lock Guide [http://www.msofco.info/Resources\\_Wholesale/Guide%20to%20Pricing%20Locking%20Loans.pdf](http://www.msofco.info/Resources_Wholesale/Guide%20to%20Pricing%20Locking%20Loans.pdf)

Lock Extension Policy [http://www.msofco.info/Wholesale\\_Announcements/Announcement\\_21-12W.pdf](http://www.msofco.info/Wholesale_Announcements/Announcement_21-12W.pdf)

## Lock Desk Hours

New Locks: M-F 9:00 am – 4:50:00 pm (Mountain Time)

Lock Extensions: M-F 9:00 am – 4:30 pm (Mountain Time)

## Lock Desk Contact Information

Lock Department email: [Locks@Msfhome.com](mailto:Locks@Msfhome.com)

Lock Department Phone: 719-955-3265



# Submitting PTD & PTF conditions to UW

## Step 1 (How to Submit PTD & PTF Loan Conditions)

### Outstanding Loan Documents and Conditions (PTD & PTF)

- Brokers should email all outstanding documents and conditions to: [conditions@msfhome.com](mailto:conditions@msfhome.com)
- MSF Operations will notify / confirm via email that the loan documents have been received
- MSF Operations will upload documents to our imaging system.
- Documents will still be viewable by our broker partners through Datatrac
- MSF Operations will notify the broker via email if outstanding conditions remain

### Important Notes **PLEASE READ**

- Cut off is 3:00 pm Mountain Time to be counted for that days business (complete files only)
- **DO NOT** Piece-Mail conditions

**DataTrac Web** Welcome WESTERN REGION TEST | Help | Log Out

Loan #338323 | TEST | 5245 WILHELM DRIVE Submitted

Loan Rate Lock Underwriting Compliance Closing Imaged File Notes

**General Loan Information** [Show Details](#)

Loan Number: 338323  
Broker: WESTERN REGION TEST  
Office: MORTGAGE SOLUTIONS FINANCIAL  
LO/Rep: MICHEL THOMAS

Processor:  
Submitted: 05/16/2012  
Estimated Closing:

**Loan Information** [Show Details](#)

Loan Program: C30DUG AE  
Lien: 1ST  
Documentation Type: FULL  
Impounds: YES  
Base Loan Amount: \$100,000.00  
Loan Amount: \$100,000.00  
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Total Payments: \$470.24  
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**Borrower Information** [Show Details](#)

Primary Borrower: SECONDARY TEST  
Co-Borrower: LISA TAYLOR

**Property Information** [Show Details](#)

Property Street: 5245 WILHELM DRIVE  
Loan Purpose: REFINANCE  
Occupancy: OWNER OCCUPIED  
Property Type: SFH  
Sales Price: \$0.00  
Appraised Value: \$13,000.00  
Appraisal Ordered:  
Appraisal Appt Date:  
Appraisal Completed:  
Appraisal Received:  
Appraisal To Borrower:  
Appraisal Sent Method:  
Received By Borrower:

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**DataTrac Web** Welcome WESTERN REGION TEST | Help | Log Out

Loan #338323 | TEST | 5245 WILHELM DRIVE Submitted

Loan Rate Lock Underwriting Compliance Closing Imaged File Notes

Imaged File Documents

DOCUMENT Type	DOCUMENT NAME	IMAGE DATE	PAGE COUNT
No records to display.			

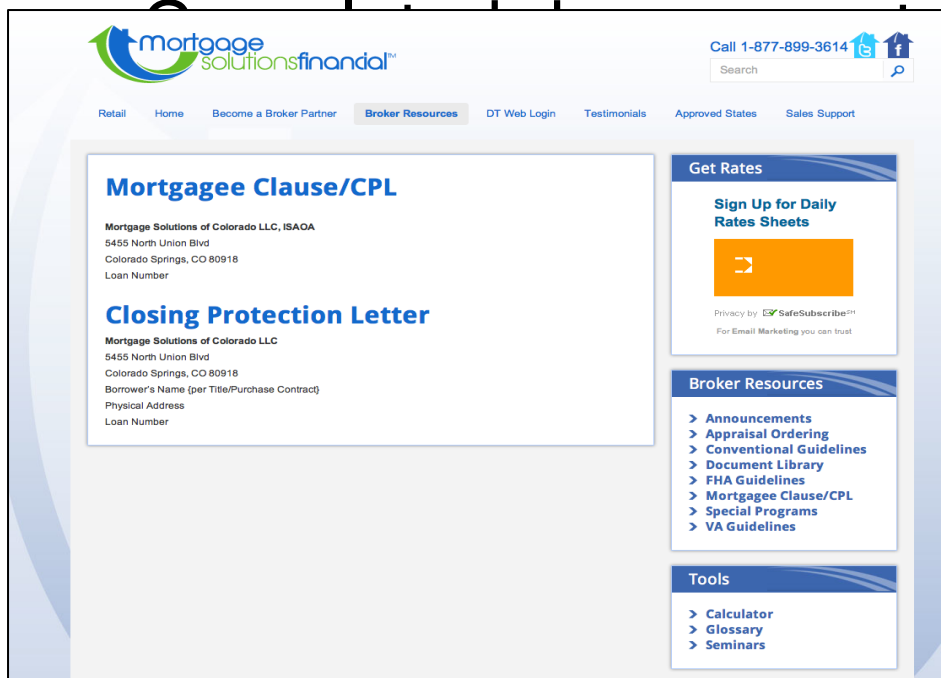
Uploaded documents will appear here



# Ordering Docs when your File is CTC

## Step 1 (How to Order Loan Docs)

- The **Doc Request Form** will be emailed to you by your MSF Customer Account Manager (CAM) upon receipt of Clear to Close (CTC) from the underwriter.



form must be emailed back

& Closing Protection

[fco.com/wholesale-mortgagee-clause/](http://fco.com/wholesale-mortgagee-clause/) URL

30/12


/wholesale

[resources/mortgagee-clause/](http://resources/mortgagee-clause/)



## Tips

# *Speeding through* The Appraisal Ordering Process

- ❑ **Appraisal Order** - The originator may not charge an appraisal fee until after the applicant has received the GFE and indicated acceptance of the ITP (Intent To Proceed) with the loan covered by the GFE. If the GFE is mailed to the applicant, the applicant is considered to have received  calendar days after it is mailed, not including Sundays and legal public holidays.