



# Non-Delegated Correspondent

## "NEED-TO-KNOW" INFORMATION SHEET

### FAM WEBSITES

**FAM Platinum:** <https://platinum1.finofa.com/login.aspx>

**FAM Portal:** <https://portal.finofa.com/>

**USERNAME:** NDC

**PASSWORD:**

### ACCOUNT EXECUTIVE (AE)

**NAME:**

**PHONE:**

**EMAIL:**

### ACCOUNT MANAGER (AM)

**NAME:**

**PHONE:**

**EMAIL:**

### FEE SCHEDULE

#### UNDERWRITING FEE

CA, HI, NV, OR, WA: \$675

TX: \$450

All Other States: \$575

All Streamlines: \$495

### IMPORTANT ID'S

**NDC LENDER ID:**

**FHA ID:**

**VA ID:**

**FAM's MERS ID:** 1000702

### APPROVALS

**FHA:** PLEASE SELECT

**VA:** PLEASE SELECT

**USE OWN AMC:** PLEASE SELECT

### PURCHASE REVIEW TEAM

**MANAGER:** Kat Liang

**PHONE:** 760-450-4221

**EMAIL:** [ndcpurchasereviewers@financeofamerica.com](mailto:ndcpurchasereviewers@financeofamerica.com)

### Servicing/Payment Transfer Info

LoanCare LLC

PO Box 37628

Philadelphia, PA 19101-0628

Phone: 800-274-6600 (Toll Free)

<http://www.myloancare.com>

### LOCK DESK

**CUSTOMER SERVICE HOURS:** 8:00 A.M. TO 4:30 P.M. (PST) / 11:00 A.M. TO 7:30 P.M. (EST), unless otherwise posted or notified

**OVERNIGHT PROTECTION HOURS:** 4:31 P.M. TO 9:00 P.M. (PST) / 7:31 P.M. TO 12:00 A.M. (EST), as per the last rate sheet posted price

**PHONE:** 855-844-2577

**EMAIL:** [NDClocks@financeofamerica.com](mailto:NDClocks@financeofamerica.com)

### COLLATERAL PACKAGE:

- Bailee Letter
- Original Note (including any required addendums if applicable) – Endorsed to Finance of America Mortgage LLC (Allonges are acceptable)
- Power of Attorney (POA) if applicable

**DELIVERY ADDRESS:** Finance of America Mortgage LLC

C/O Edgemac

2125 E. Katella Avenue, Suite 350

Anaheim, CA 92806

### TRAILING DOCS:

Finance of America Mortgage LLC

Attn: Trailing Docs Department

300 Welsh Road, Building 5

Horsham, PA 19044

Email:

[finaltitlepolicy@financeofamerica.com](mailto:finaltitlepolicy@financeofamerica.com)

### Insurance Transfer:

Finance of America Mortgage LLC

ISAOA/ATIMA

C/O LOANCARE, LLC

300 Welsh Road, Building 5

Horsham, PA 19044

### Policies

**Trust Vesting:** Allowed per u/w prior approval. Contact AE for guidance on closing documents & signatures.

**E-Signatures (initial disclosures):** OK except on Appraisal Waiver, SSA Form (when FAM orders), & when POA

**Closed Loan Package (CLP) Due:** 4:30 PM PST / 7:30 PM EST day of lock expiration - Must submit via Submit CLP button in PortalLock Extension: 3 times or 30 days, whichever comes first

**Purchase By Date:** 10 calendar days after original lock expiration

**Roll Fees After Delivery of CLP- Extend Purchase By Date:** .02/day up to max 30 days TOTAL extensions allowed

**Interest Credit:** Conventional Loans 10 calendar days, Government Loans 7 Calendar days

**EPO:** Varies – contact your AE

**Flood Certification:** FAM will pull from CoreLogic at no cost

**Conventional MI, FHA MIP & VA Funding Fee:** FAM U/W to order & remit premiums

**MERS Assignment Transfer:** Must be completed within 24-48 hours post-purchase to FAM. FAM ID: 1000702

**Insurance Transfer:** Loan to Close in NDC Lender's name w/ISAOA & x'fer post-purchase

**Final / Trailing Docs:** Due within 90 days of purchase

REV.01/28/2021