

# Retail Lending



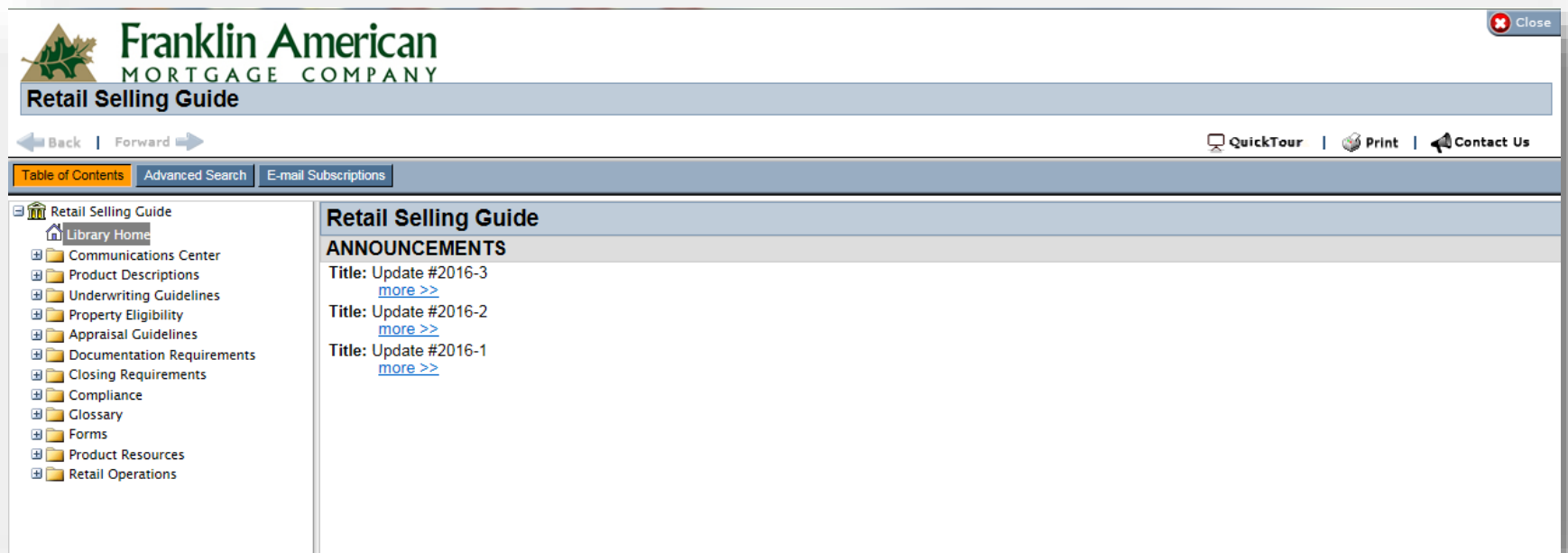
RETAIL LENDING LIBRARY QUICKTOUR | 6/2016



**Franklin American**  
MORTGAGE COMPANY

It All Begins With Home

WELCOME TO THE FRANKLIN AMERICAN RETAIL LENDING LIBRARY QUICKTOUR



The screenshot displays the Franklin American Mortgage Company's Retail Selling Guide web application. The interface includes a top navigation bar with the company logo and name, a "Close" button, and a "Retail Selling Guide" title. Below this is a secondary navigation bar with "Back" and "Forward" buttons, and links for "QuickTour", "Print", and "Contact Us". A third navigation bar contains "Table of Contents", "Advanced Search", and "E-mail Subscriptions" tabs. The main content area is divided into two columns. The left column features a "Retail Selling Guide" sidebar with a "Library Home" icon and a list of categories: Communications Center, Product Descriptions, Underwriting Guidelines, Property Eligibility, Appraisal Guidelines, Documentation Requirements, Closing Requirements, Compliance, Glossary, Forms, Product Resources, and Retail Operations. The right column displays the "Retail Selling Guide" title and an "ANNOUNCEMENTS" section with three entries: "Title: Update #2016-3" with a "more >>" link, "Title: Update #2016-2" with a "more >>" link, and "Title: Update #2016-1" with a "more >>" link.

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Retail Selling Guide

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Retail Selling Guide

Library Home

- Communications Center
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- Closing Requirements
- Compliance
- Glossary
- Forms
- Product Resources
- Retail Operations

Retail Selling Guide

ANNOUNCEMENTS

Title: Update #2016-3  
[more >>](#)

Title: Update #2016-2  
[more >>](#)

Title: Update #2016-1  
[more >>](#)

# RETAIL LENDING LIBRARY QUICKTOUR

TO ACCESS THE FRANKLIN AMERICAN RETAIL LENDING LIBRARY, CLICK THE  
“RETAIL SELLING GUIDE” LINK ON YOUR INTRANET HOMEPAGE.



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old traditions. new directions.

*Taking The Paper Out Of Paperwork!*

**INTRAnet**

Welcome to the Franklin American Mortgage Co. Intranet

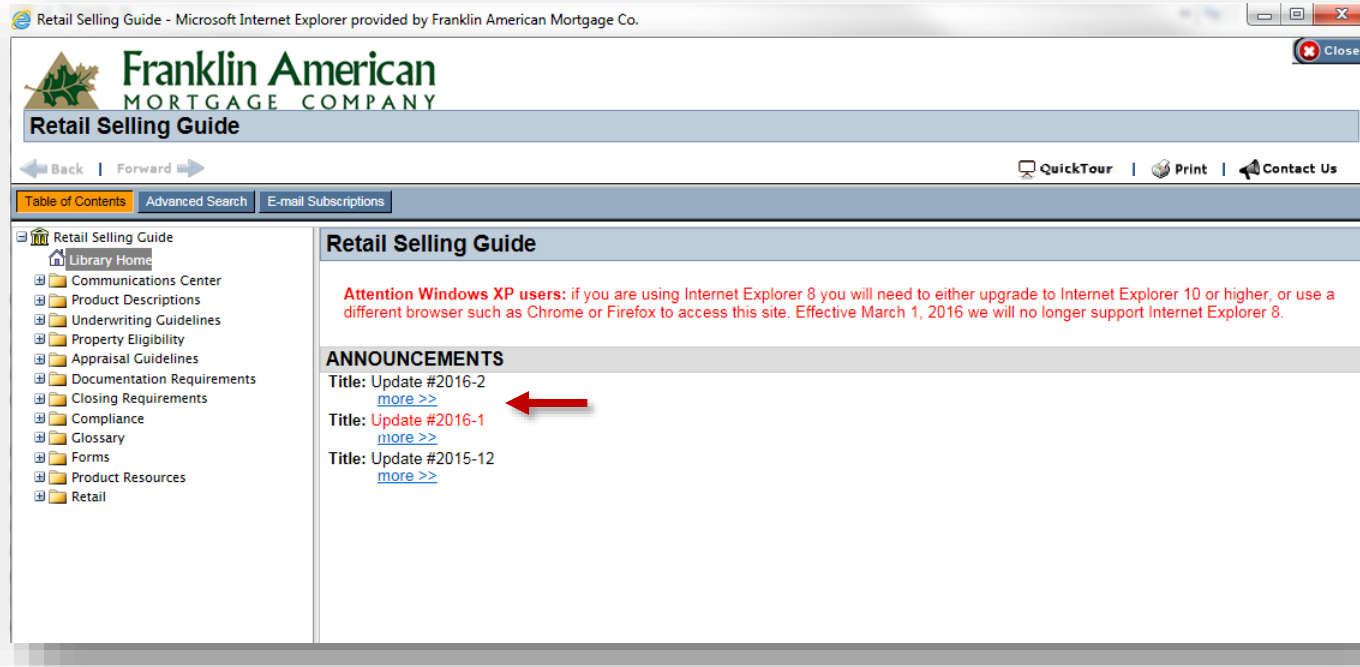
Options:

- [AE Lookup Tool](#)
- [Bulk Mandatory Commitments](#)
- [Corporate Compliance AllRegs Library](#)
- [Correspondent Lending Manual - Internal](#)
- [Correspondent QAudit](#)
- [Correspondent Sales Account Management](#)
- [My FAMC](#)
- [Online Application Extract](#)
- [Prohibited/Disaster County Products](#)
- [Qdocs \(New\)](#)
- [QLock](#)
- [Report Center](#)
- [Retail Pages](#)
- [Retail Selling Guide](#)

# SYSTEM REQUIREMENTS

IN ORDER TO UTILIZE THE FRANKLIN AMERICAN RETAIL LENDING LIBRARY, YOUR COMPUTER WILL NEED TO MEET THE FOLLOWING SOFTWARE REQUIREMENTS:

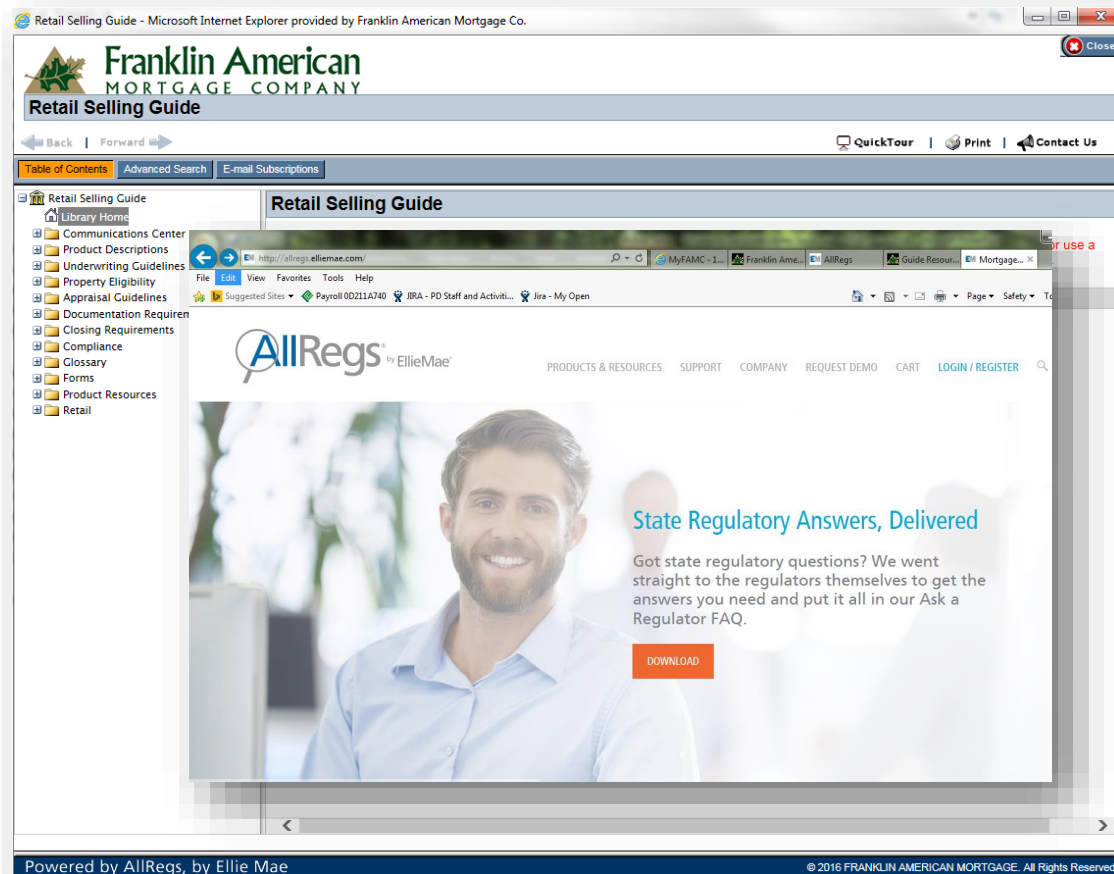
Attention Windows XP users: if you are using Internet Explorer 8 you will need to either upgrade to IE 10 or higher, or use Chrome, Safari or Firefox to access the site. Cookies, Javascript and pop-ups must all be enabled.



# SYSTEM REQUIREMENTS

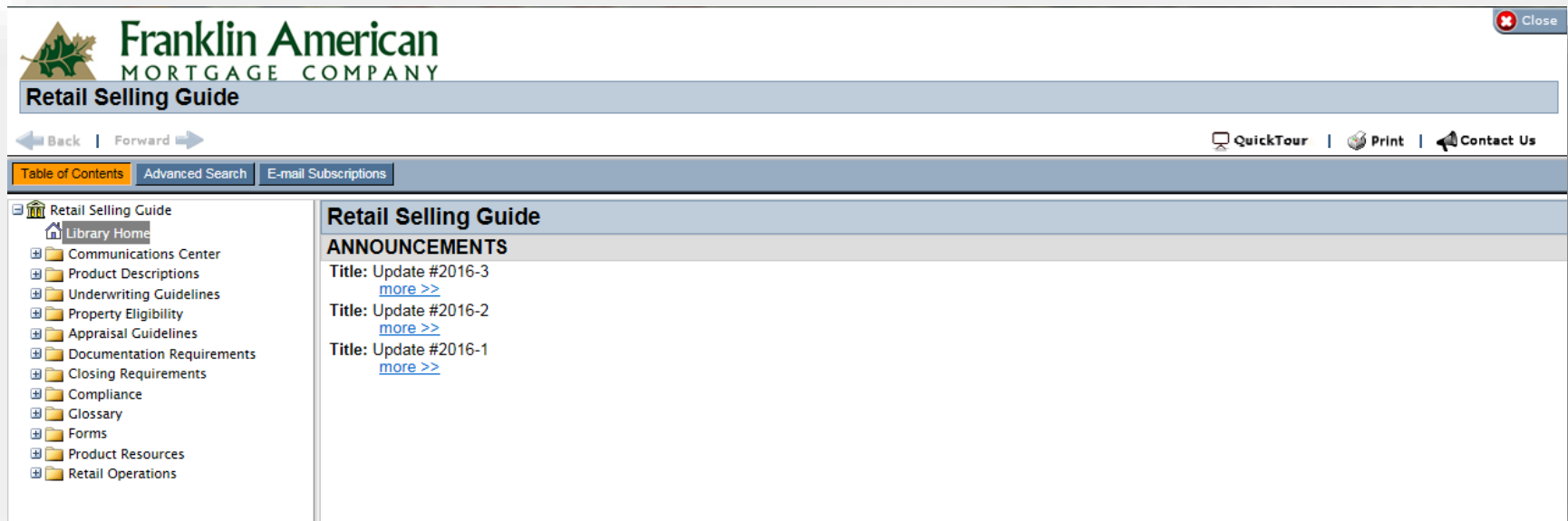
TO LEARN MORE ABOUT HOW TO ADJUST YOUR COMPUTER TO MEET THE ALLREGS  
SYSTEM REQUIREMENTS, VISIT THEM AT:

<http://allregs.elliemae.com/assets/pdf/allregs-online-registration-guide.pdf>

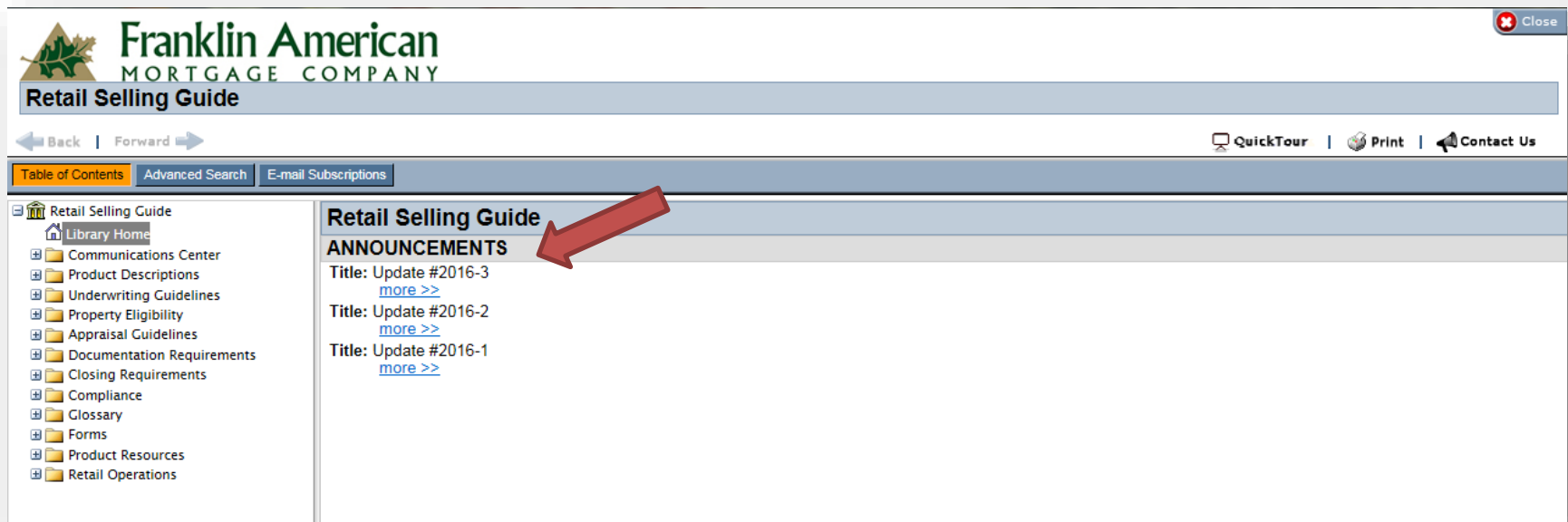




WHEN YOU LOG INTO THE FRANKLIN AMERICAN RETAIL LENDING LIBRARY, THIS WILL BE THE FIRST SCREEN YOU WILL SEE.



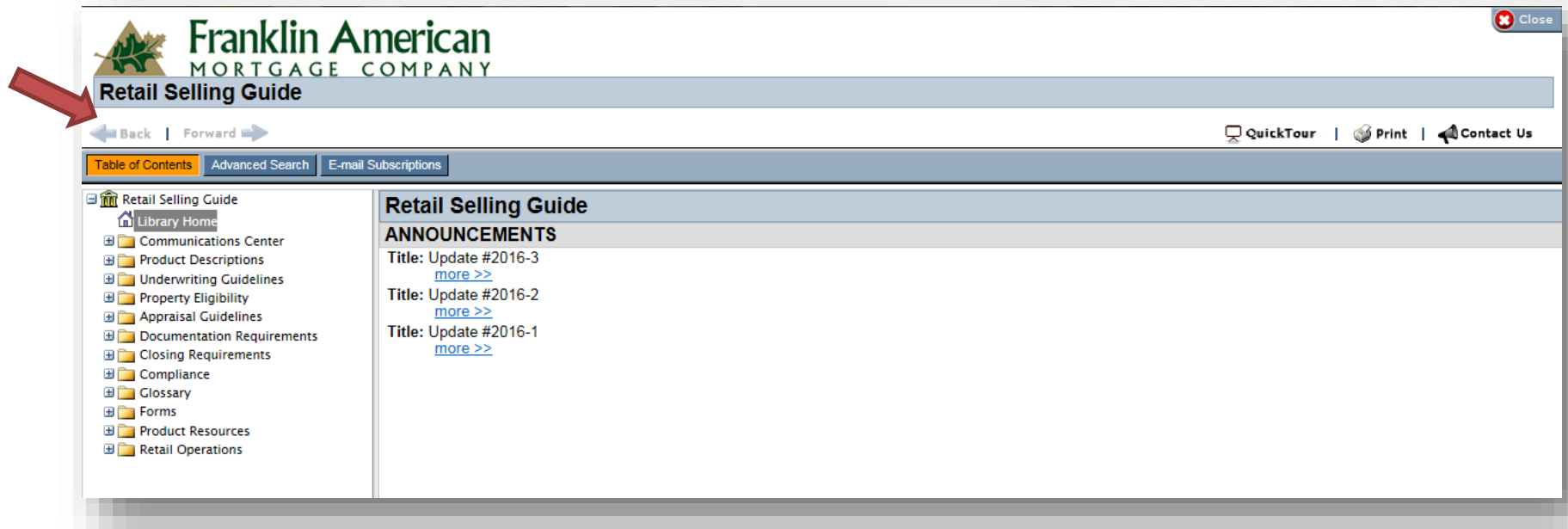
COMPANY ANNOUNCEMENTS WILL BE DISPLAYED IN THE RIGHT PANEL.



The screenshot displays the Franklin American Mortgage Company Retail Selling Guide interface. The top header includes the company logo and name. Below the header, there is a navigation bar with links for Back, Forward, QuickTour, Print, and Contact Us. The main content area is divided into two panels. The left panel contains a table of contents with links to various sections such as Communications Center, Product Descriptions, Underwriting Guidelines, Property Eligibility, Appraisal Guidelines, Documentation Requirements, Closing Requirements, Compliance, Glossary, Forms, Product Resources, and Retail Operations. The right panel displays the 'Retail Selling Guide' title and a section for 'ANNOUNCEMENTS'. A red arrow points to the 'ANNOUNCEMENTS' section. The announcements listed are:

- Title: Update #2016-3  
[more >>](#)
- Title: Update #2016-2  
[more >>](#)
- Title: Update #2016-1  
[more >>](#)

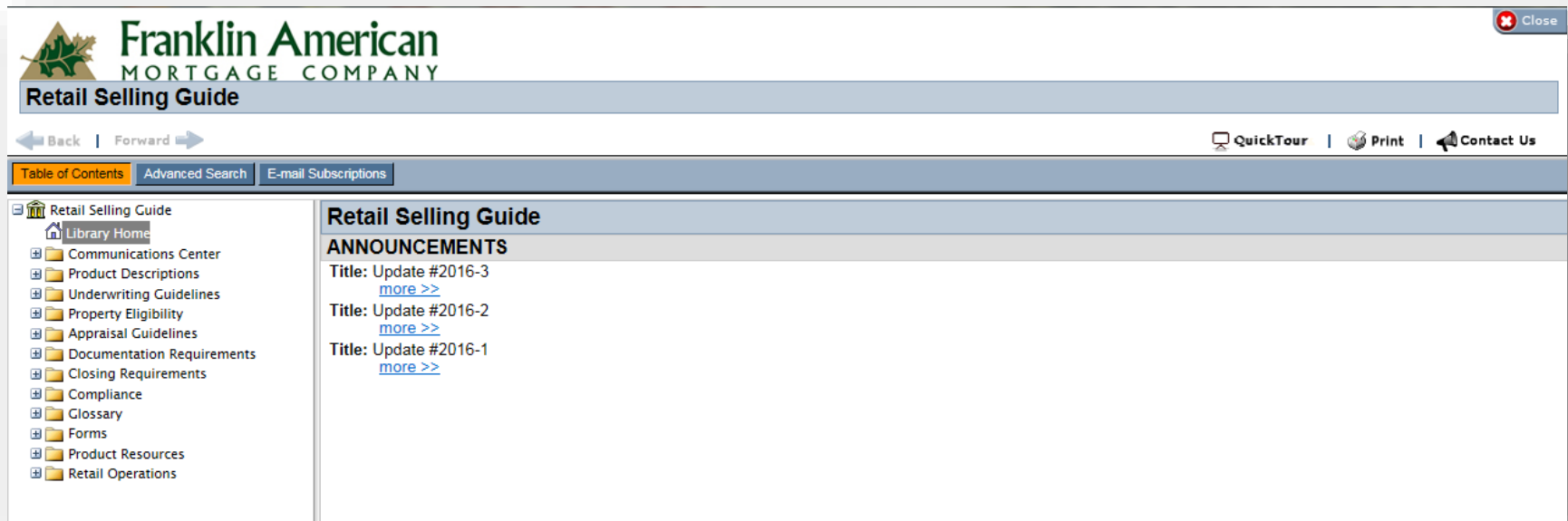
THE “BACK” AND “FORWARD” BUTTONS PROVIDE NAVIGATION AS IN ANY INTERNET BROWSER. USE THESE BUTTONS TO MOVE BACKWARD AND FORWARD THROUGH PAGES YOU HAVE VISITED AS YOU NAVIGATE WITHIN THE LIBRARY.



The screenshot shows the Franklin American Mortgage Company Retail Selling Guide web application. A red arrow points to the 'Back' button in the browser navigation bar. The application header includes the Franklin American Mortgage Company logo and the title 'Retail Selling Guide'. Below the header, there are navigation links: 'Back', 'Forward', 'QuickTour', 'Print', and 'Contact Us'. A secondary navigation bar contains 'Table of Contents', 'Advanced Search', and 'E-mail Subscriptions'. The main content area is divided into two columns. The left column is a sidebar with a tree view of the library structure, including 'Library Home', 'Communications Center', 'Product Descriptions', 'Underwriting Guidelines', 'Property Eligibility', 'Appraisal Guidelines', 'Documentation Requirements', 'Closing Requirements', 'Compliance', 'Glossary', 'Forms', 'Product Resources', and 'Retail Operations'. The right column displays the 'Retail Selling Guide' content, starting with 'ANNOUNCEMENTS' and listing three updates: 'Update #2016-3', 'Update #2016-2', and 'Update #2016-1', each with a 'more >>' link.

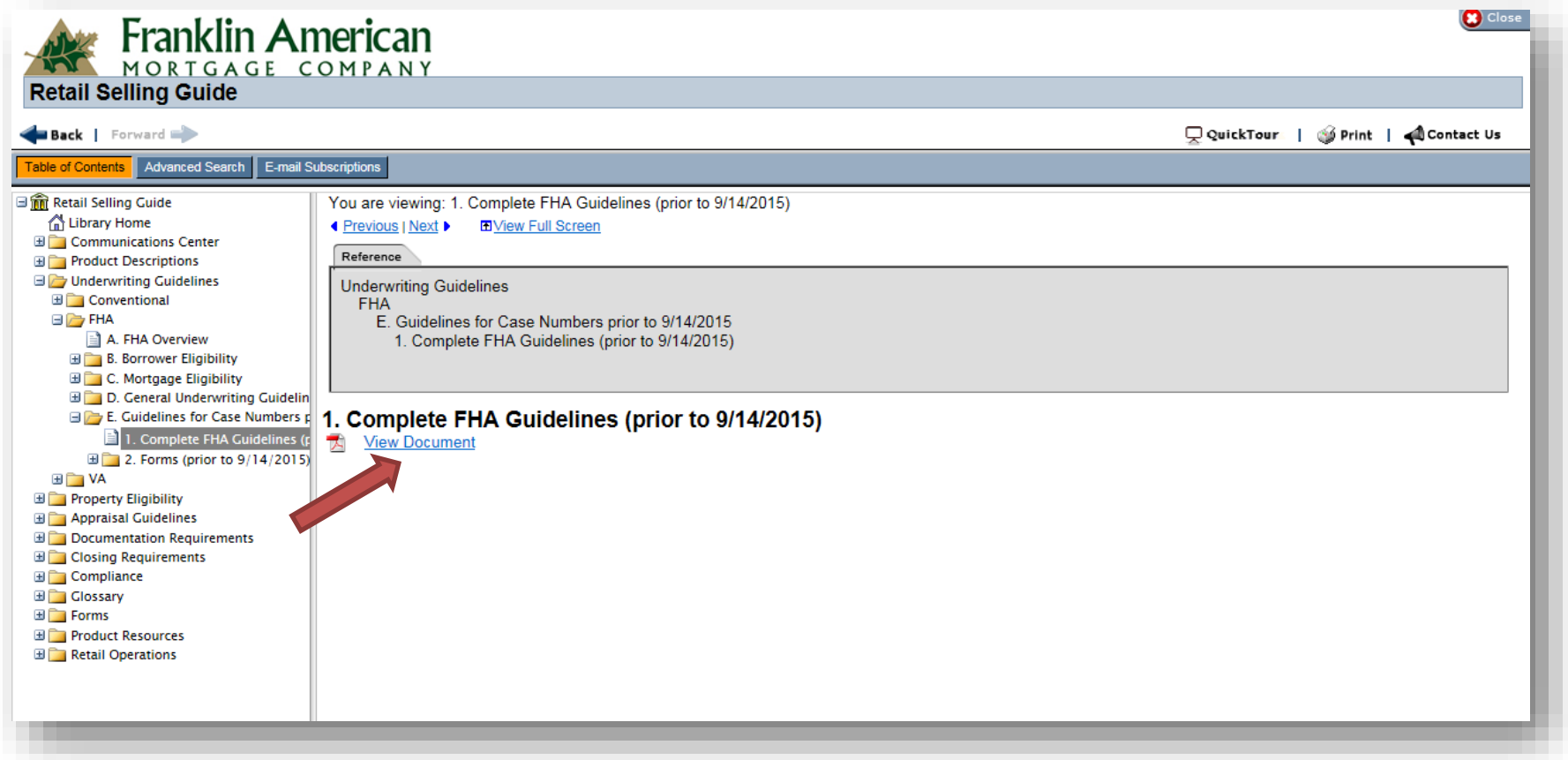


THE TABLE OF CONTENTS EXPANDS TO SHOW GREATER DETAIL.  
TO VIEW AN ITEM, CLICK ON ITS LINK.



The screenshot shows the Franklin American Mortgage Company Retail Selling Guide interface. The top navigation bar includes the company logo, the title 'Retail Selling Guide', and links for 'Back', 'Forward', 'QuickTour', 'Print', and 'Contact Us'. Below this is a secondary navigation bar with tabs for 'Table of Contents', 'Advanced Search', and 'E-mail Subscriptions'. A red arrow points to the 'Table of Contents' tab. The main content area is divided into two columns. The left column contains a tree view of the guide's structure, including 'Library Home', 'Communications Center', 'Product Descriptions', 'Underwriting Guidelines', 'Property Eligibility', 'Appraisal Guidelines', 'Documentation Requirements', 'Closing Requirements', 'Compliance', 'Glossary', 'Forms', 'Product Resources', and 'Retail Operations'. The right column displays the 'ANNOUNCEMENTS' section, listing three updates: 'Update #2016-3', 'Update #2016-2', and 'Update #2016-1', each with a 'more >>' link.

THE DOCUMENT WILL OPEN WITHIN THE RIGHT PANEL. IN SOME CASES, DOCUMENTS WILL APPEAR AS LINKS TO PDF DOCUMENTS. TO VIEW, CLICK ON THE LINK.



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## Retail Selling Guide

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- Communications Center
- Product Descriptions
- Underwriting Guidelines
  - Conventional
  - FHA
    - A. FHA Overview
    - B. Borrower Eligibility
    - C. Mortgage Eligibility
    - D. General Underwriting Guidelines
    - E. Guidelines for Case Numbers prior to 9/14/2015
      - 1. Complete FHA Guidelines (prior to 9/14/2015)**
      - 2. Forms (prior to 9/14/2015)
    - VA
  - Property Eligibility
  - Appraisal Guidelines
  - Documentation Requirements
  - Closing Requirements
  - Compliance
  - Glossary
  - Forms
  - Product Resources
  - Retail Operations

You are viewing: 1. Complete FHA Guidelines (prior to 9/14/2015)

[Previous](#) | [Next](#) | [View Full Screen](#)

Reference

Underwriting Guidelines

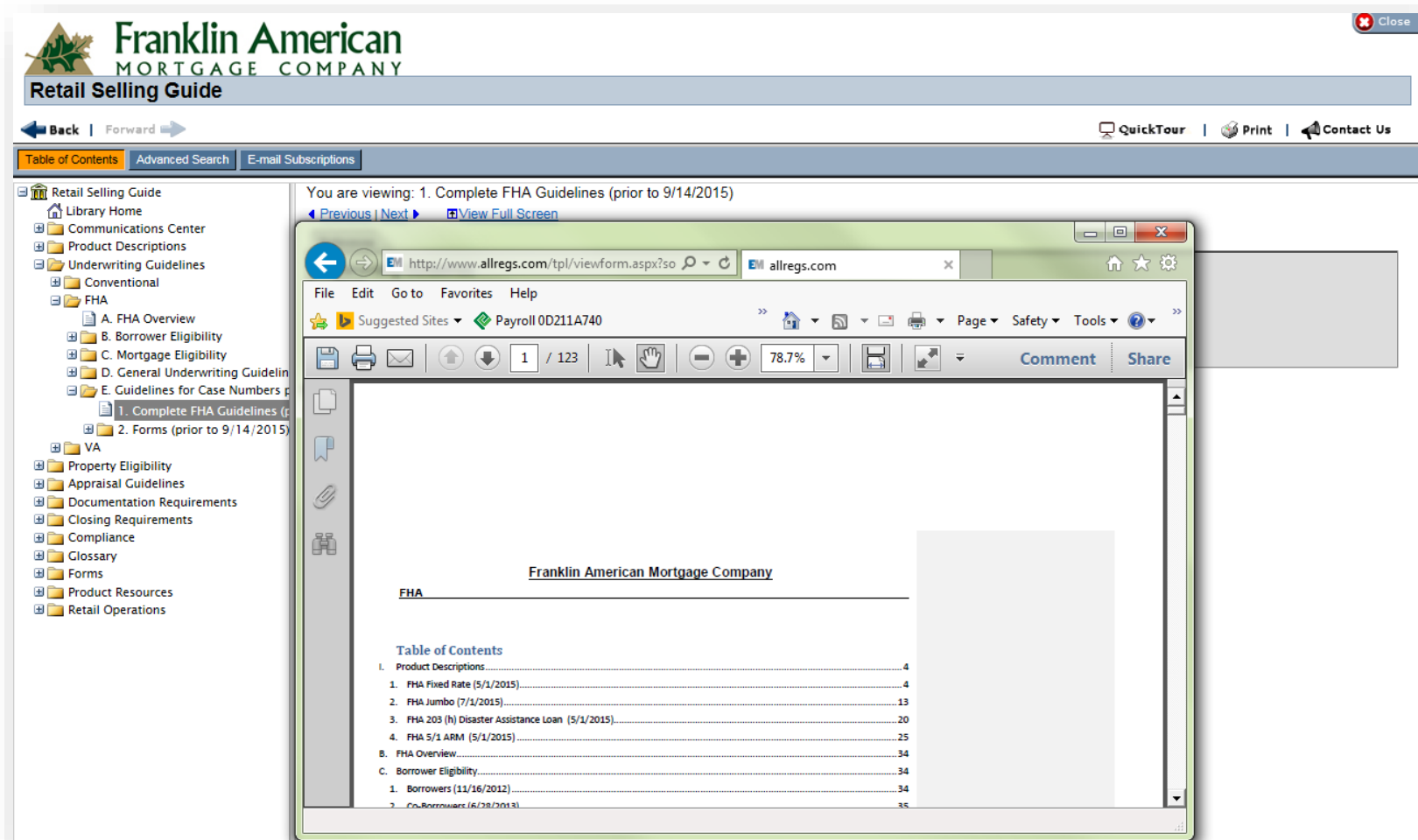
FHA

E. Guidelines for Case Numbers prior to 9/14/2015

1. Complete FHA Guidelines (prior to 9/14/2015)

[View Document](#)

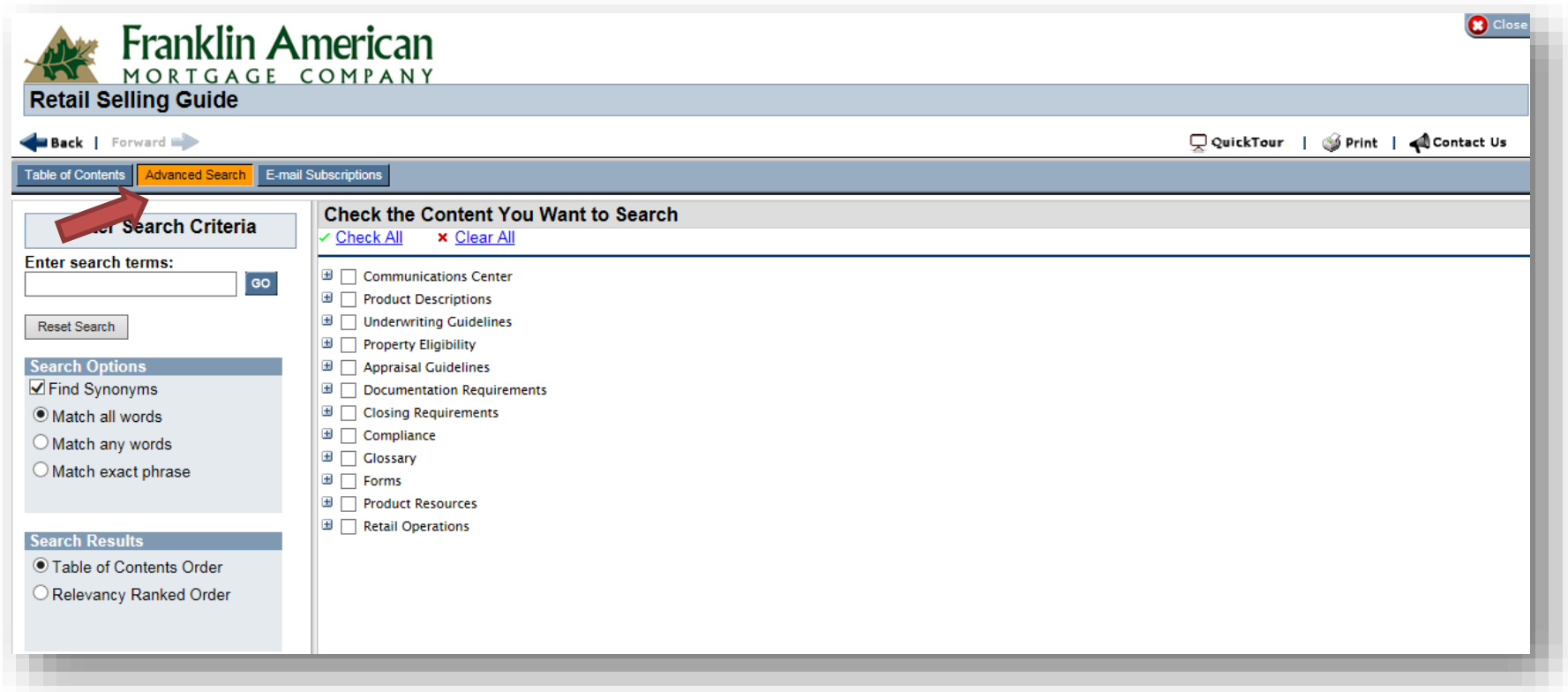
ONCE THESE ARE OPENED, A PDF COPY OF THE DOCUMENT WILL APPEAR.



The screenshot displays the Franklin American Mortgage Company website's "Retail Selling Guide". The left sidebar contains a navigation menu with categories such as "Library Home", "Communications Center", "Product Descriptions", "Underwriting Guidelines", "FHA", "VA", "Property Eligibility", "Appraisal Guidelines", "Documentation Requirements", "Closing Requirements", "Compliance", "Glossary", "Forms", "Product Resources", and "Retail Operations". The main content area shows a PDF viewer for "1. Complete FHA Guidelines (prior to 9/14/2015)". The browser window displays the URL "http://www.allregs.com/tpl/viewform.aspx?so" and the document title "FHA". The PDF content includes a "Table of Contents" with the following items:

Table of Contents	
I. Product Descriptions.....	4
1. FHA Fixed Rate (5/1/2015).....	4
2. FHA Jumbo (7/1/2015).....	13
3. FHA 203 (h) Disaster Assistance Loan (5/1/2015).....	20
4. FHA 5/1 ARM (5/1/2015).....	25
B. FHA Overview.....	34
C. Borrower Eligibility.....	34
1. Borrowers (11/16/2012).....	34
2. Co-Borrowers (6/18/2013).....	35

CLICK ON THE “ADVANCED SEARCH” BUTTON TO ACCESS THE SEARCH ENGINE.



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Retail Selling Guide

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**Enter Search Criteria**

Enter search terms:  **GO**

Reset Search

**Search Options**

☒ Find Synonyms

☒ Match all words

☐ Match any words

☐ Match exact phrase

**Search Results**

☒ Table of Contents Order

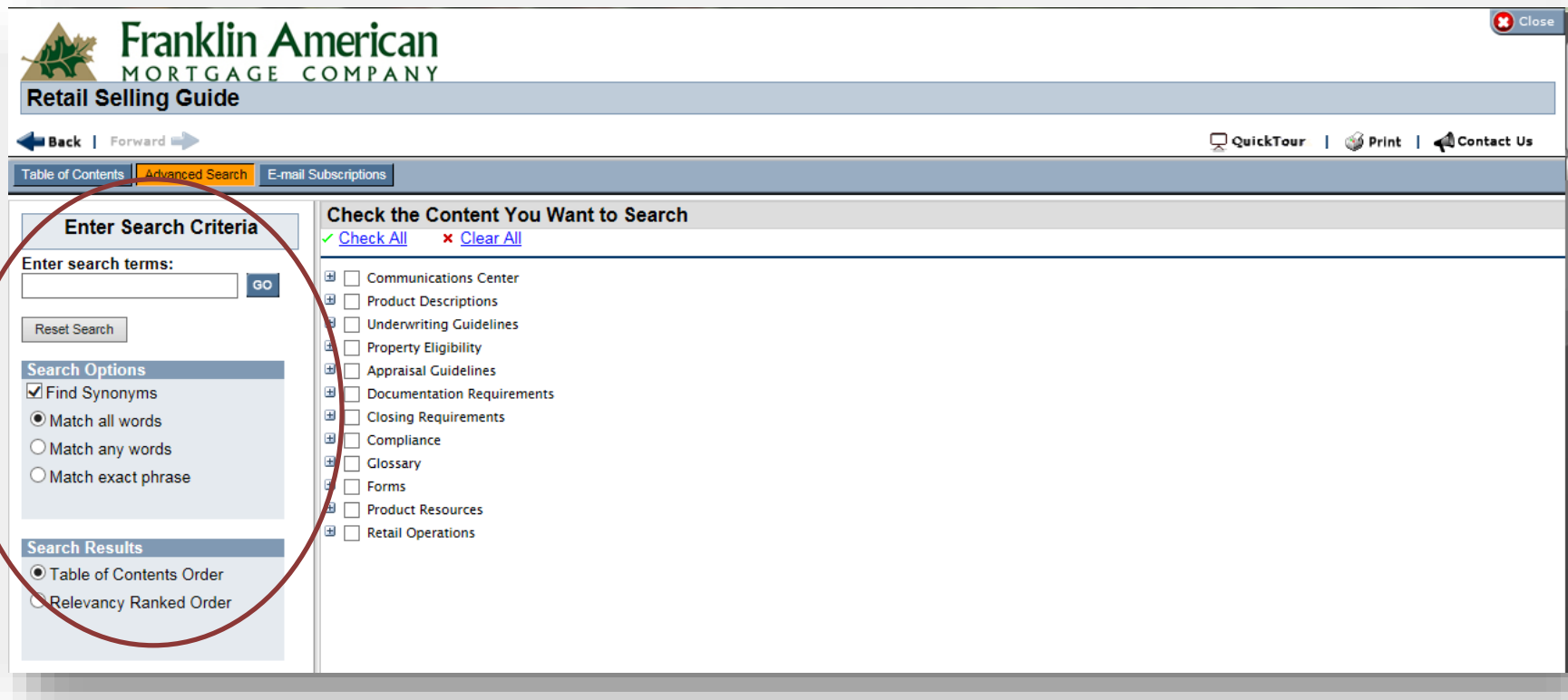
☐ Relevancy Ranked Order

**Check the Content You Want to Search**

[✓ Check All](#) [✗ Clear All](#)

- ☐ Communications Center
- ☐ Product Descriptions
- ☐ Underwriting Guidelines
- ☐ Property Eligibility
- ☐ Appraisal Guidelines
- ☐ Documentation Requirements
- ☐ Closing Requirements
- ☐ Compliance
- ☐ Glossary
- ☐ Forms
- ☐ Product Resources
- ☐ Retail Operations

AND THEN ENTER YOUR TERMS IN THE FIELD.



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**Retail Selling Guide**

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Table of Contents | **Advanced Search** | E-mail Subscriptions

**Enter Search Criteria**

Enter search terms:  **GO**

Reset Search

**Search Options**

☒ Find Synonyms

☒ Match all words

☐ Match any words

☐ Match exact phrase

**Search Results**

☒ Table of Contents Order

☐ Relevancy Ranked Order

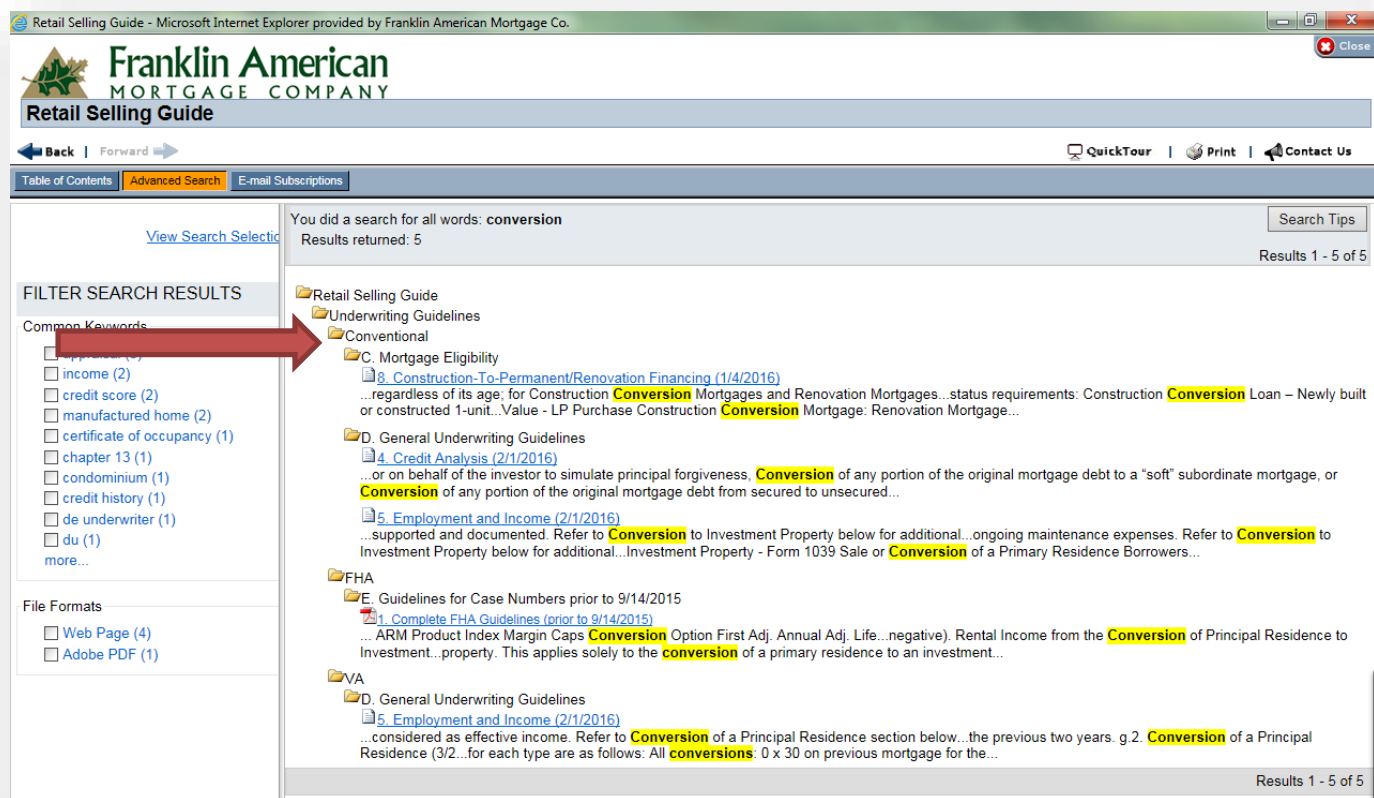
**Check the Content You Want to Search**

[✓ Check All](#) [✗ Clear All](#)

- ☐ Communications Center
- ☐ Product Descriptions
- ☐ Underwriting Guidelines
- ☐ Property Eligibility
- ☐ Appraisal Guidelines
- ☐ Documentation Requirements
- ☐ Closing Requirements
- ☐ Compliance
- ☐ Glossary
- ☐ Forms
- ☐ Product Resources
- ☐ Retail Operations

**Tip:** You may narrow or expand your search by selecting different options.

RESULTS WILL APPEAR AS LINKS TO THE FULL AREA OF THE GUIDELINES THAT MATCH YOUR REQUEST. CLICK ON THE LINK TO GO TO THAT TOPIC.



The screenshot shows a web browser window titled "Retail Selling Guide - Microsoft Internet Explorer provided by Franklin American Mortgage Co." The page displays the Franklin American Mortgage Company logo and the title "Retail Selling Guide". Below the header, there are navigation links: "Back", "Forward", "QuickTour", "Print", and "Contact Us". A search bar at the top right shows the search term "conversion" and indicates "Results returned: 5".

On the left side, there is a "FILTER SEARCH RESULTS" section. It includes a "Common Keywords" list with checkboxes for various terms: "income (2)", "credit score (2)", "manufactured home (2)", "certificate of occupancy (1)", "chapter 13 (1)", "condominium (1)", "credit history (1)", "de underwriter (1)", "du (1)", and "more...". A red arrow points from the "income (2)" checkbox to the search results area. Below the keywords, there is a "File Formats" section with checkboxes for "Web Page (4)" and "Adobe PDF (1)".

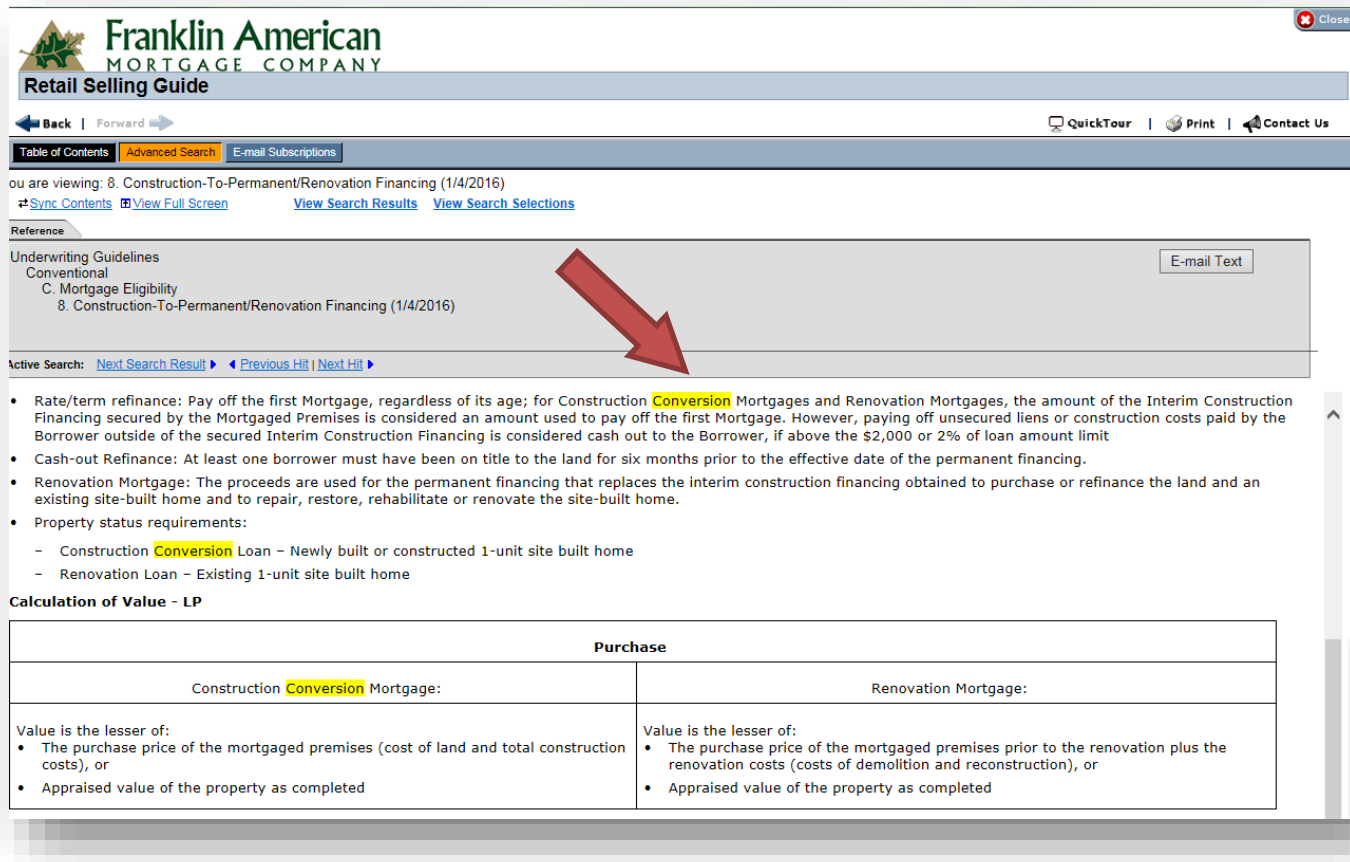
The main content area displays the search results for "conversion". It lists several links to specific guidelines, including:

- [8. Construction-To-Permanent/Renovation Financing \(1/4/2016\)](#): ...regardless of its age; for Construction **Conversion** Mortgages and Renovation Mortgages...status requirements: Construction **Conversion** Loan – Newly built or constructed 1-unit...Value - LP Purchase Construction **Conversion** Mortgage: Renovation Mortgage...
- [4. Credit Analysis \(2/1/2016\)](#): ...or on behalf of the investor to simulate principal forgiveness, **Conversion** of any portion of the original mortgage debt to a "soft" subordinate mortgage, or **Conversion** of any portion of the original mortgage debt from secured to unsecured...
- [5. Employment and Income \(2/1/2016\)](#): ...supported and documented. Refer to **Conversion** to Investment Property below for additional...ongoing maintenance expenses. Refer to **Conversion** to Investment Property below for additional...Investment Property - Form 1039 Sale or **Conversion** of a Primary Residence Borrowers...
- [1. Complete FHA Guidelines \(prior to 9/14/2015\)](#): ... ARM Product Index Margin Caps **Conversion** Option First Adj. Annual Adj. Life...negative). Rental Income from the **Conversion** of Principal Residence to Investment...property. This applies solely to the **conversion** of a primary residence to an investment...
- [5. Employment and Income \(2/1/2016\)](#): ...considered as effective income. Refer to **Conversion** of a Principal Residence section below...the previous two years. g.2. **Conversion** of a Principal Residence (3/2...for each type are as follows: All **conversions**: 0 x 30 on previous mortgage for the...

The page footer indicates "Results 1 - 5 of 5".



MATCHED TERMS WILL APPEAR HIGHLIGHTED IN THE GUIDELINES WHEN YOU FOLLOW THE LINKS.



**Franklin American MORTGAGE COMPANY**

**Retail Selling Guide**

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ou are viewing: 8. Construction-To-Permanent/Renovation Financing (1/4/2016)

[Sync Contents](#) | [View Full Screen](#) | [View Search Results](#) | [View Search Selections](#)

Reference

Underwriting Guidelines  
Conventional  
C. Mortgage Eligibility  
8. Construction-To-Permanent/Renovation Financing (1/4/2016)

E-mail Text

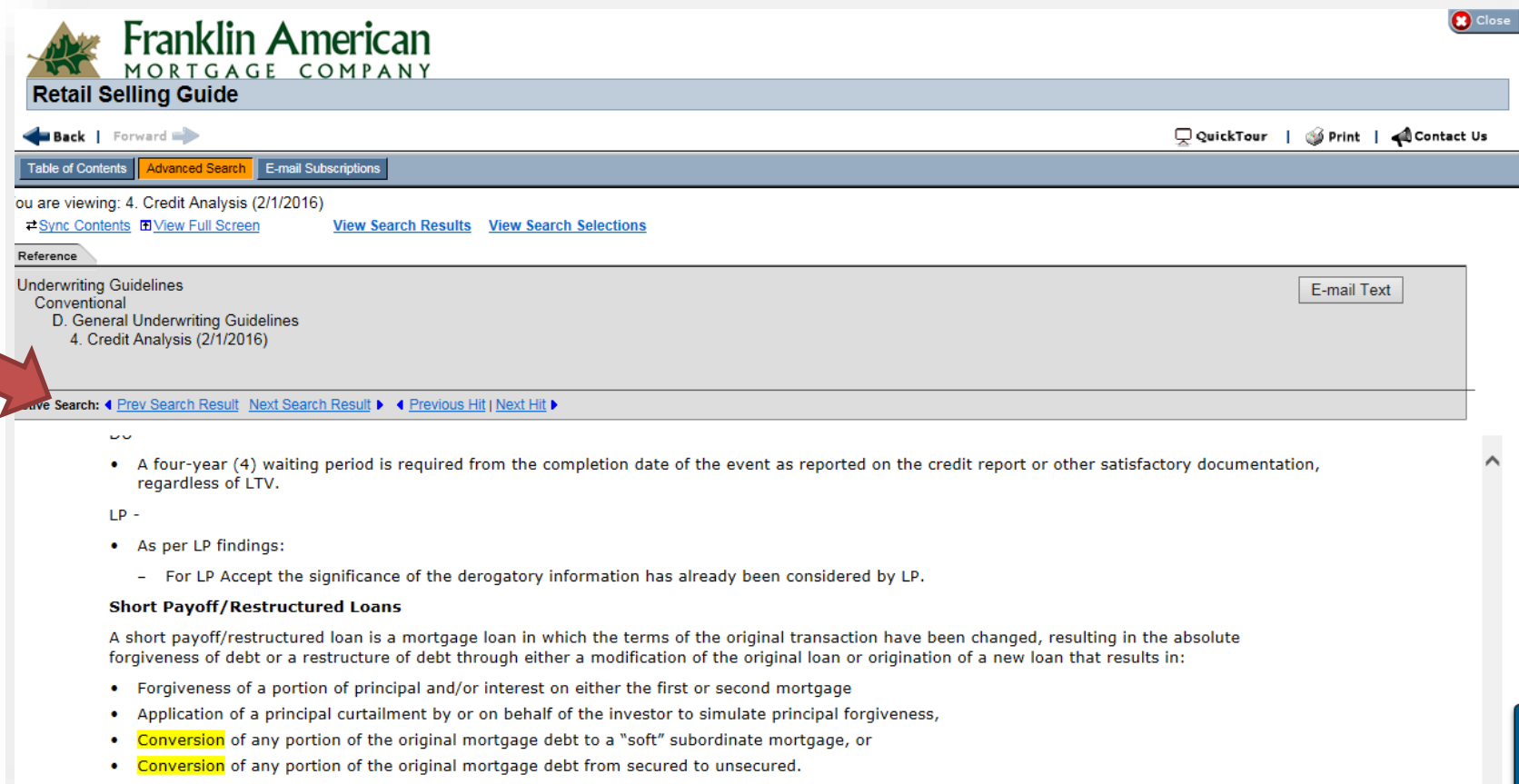
Active Search: [Next Search Result](#) | [Previous Hit](#) | [Next Hit](#)

- Rate/term refinance: Pay off the first Mortgage, regardless of its age; for Construction **Conversion** Mortgages and Renovation Mortgages, the amount of the Interim Construction Financing secured by the Mortgaged Premises is considered an amount used to pay off the first Mortgage. However, paying off unsecured liens or construction costs paid by the Borrower outside of the secured Interim Construction Financing is considered cash out to the Borrower, if above the \$2,000 or 2% of loan amount limit
- Cash-out Refinance: At least one borrower must have been on title to the land for six months prior to the effective date of the permanent financing.
- Renovation Mortgage: The proceeds are used for the permanent financing that replaces the interim construction financing obtained to purchase or refinance the land and an existing site-built home and to repair, restore, rehabilitate or renovate the site-built home.
- Property status requirements:
  - Construction **Conversion** Loan – Newly built or constructed 1-unit site built home
  - Renovation Loan – Existing 1-unit site built home

**Calculation of Value - LP**

Purchase	
Construction <b>Conversion</b> Mortgage:	Renovation Mortgage:
Value is the lesser of: <ul style="list-style-type: none"> <li>The purchase price of the mortgaged premises (cost of land and total construction costs), or</li> <li>Appraised value of the property as completed</li> </ul>	Value is the lesser of: <ul style="list-style-type: none"> <li>The purchase price of the mortgaged premises prior to the renovation plus the renovation costs (costs of demolition and reconstruction), or</li> <li>Appraised value of the property as completed</li> </ul>

MATCHED TERMS WILL APPEAR HIGHLIGHTED IN THE GUIDELINES WHEN YOU FOLLOW THE LINKS.



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you are viewing: 4. Credit Analysis (2/1/2016)

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Underwriting Guidelines  
Conventional  
D. General Underwriting Guidelines  
4. Credit Analysis (2/1/2016)

E-mail Text

Previous Search: [Prev Search Result](#) | [Next Search Result](#) | [Previous Hit](#) | [Next Hit](#)

- A four-year (4) waiting period is required from the completion date of the event as reported on the credit report or other satisfactory documentation, regardless of LTV.

LP -

- As per LP findings:
  - For LP Accept the significance of the derogatory information has already been considered by LP.

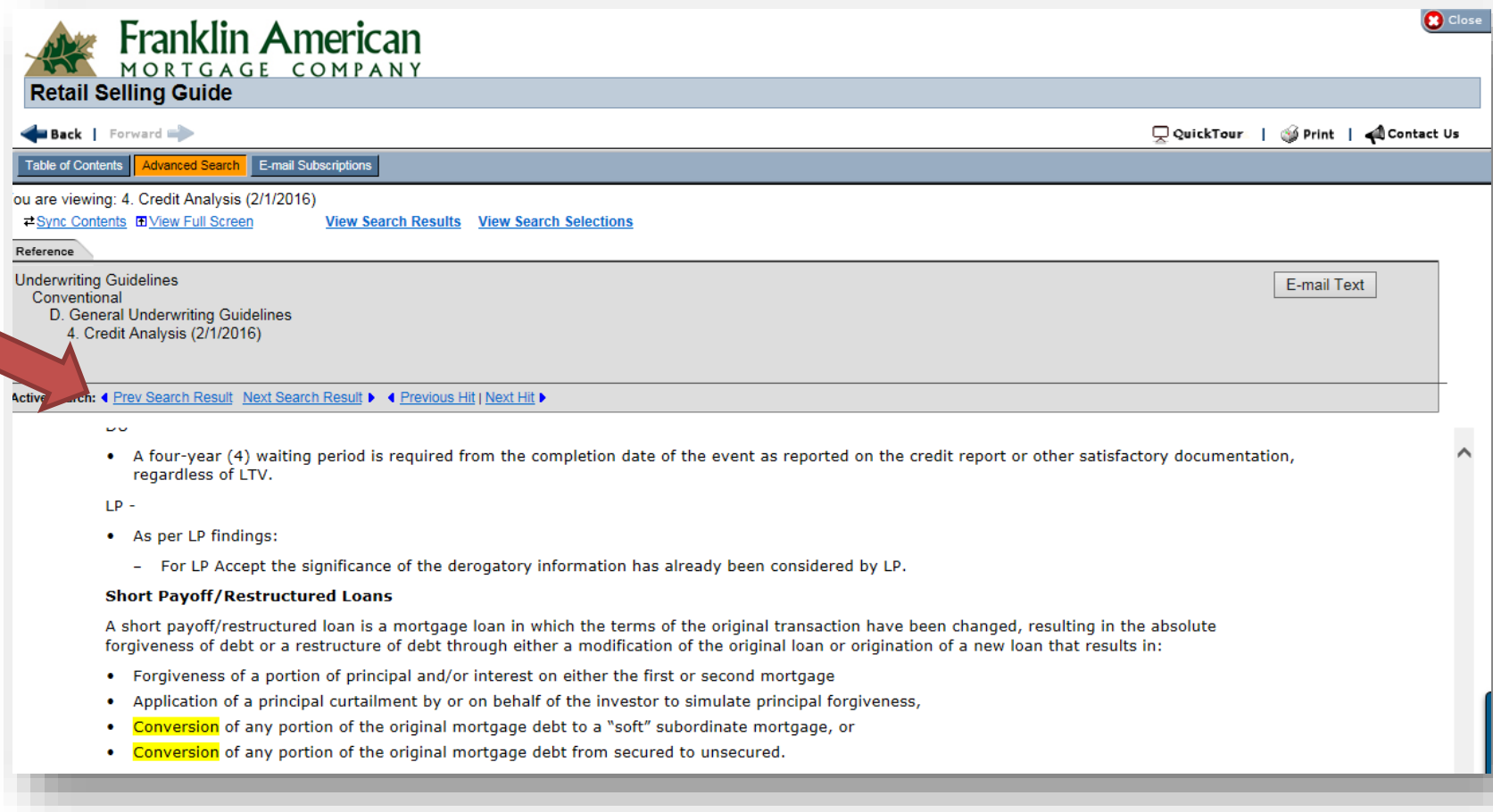
**Short Payoff/Restructured Loans**

A short payoff/restructured loan is a mortgage loan in which the terms of the original transaction have been changed, resulting in the absolute forgiveness of debt or a restructure of debt through either a modification of the original loan or origination of a new loan that results in:

- Forgiveness of a portion of principal and/or interest on either the first or second mortgage
- Application of a principal curtailment by or on behalf of the investor to simulate principal forgiveness,
- **Conversion** of any portion of the original mortgage debt to a "soft" subordinate mortgage, or
- **Conversion** of any portion of the original mortgage debt from secured to unsecured.

PREVIOUS AND NEXT BUTTONS WILL MOVE YOU BETWEEN SEARCH GUIDELINE TOPICS AND SEARCH HITS WITHIN EACH TOPIC PAGE.

CLICK ON SYNC CONTENTS TO VIEW THE SAME RESULT BACK INSIDE THE TABLE OF CONTENTS.



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you are viewing: 4. Credit Analysis (2/1/2016)

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Conventional  
D. General Underwriting Guidelines  
4. Credit Analysis (2/1/2016)

E-mail Text

Active Search: [Prev Search Result](#) | [Next Search Result](#) | [Previous Hit](#) | [Next Hit](#)

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LP -

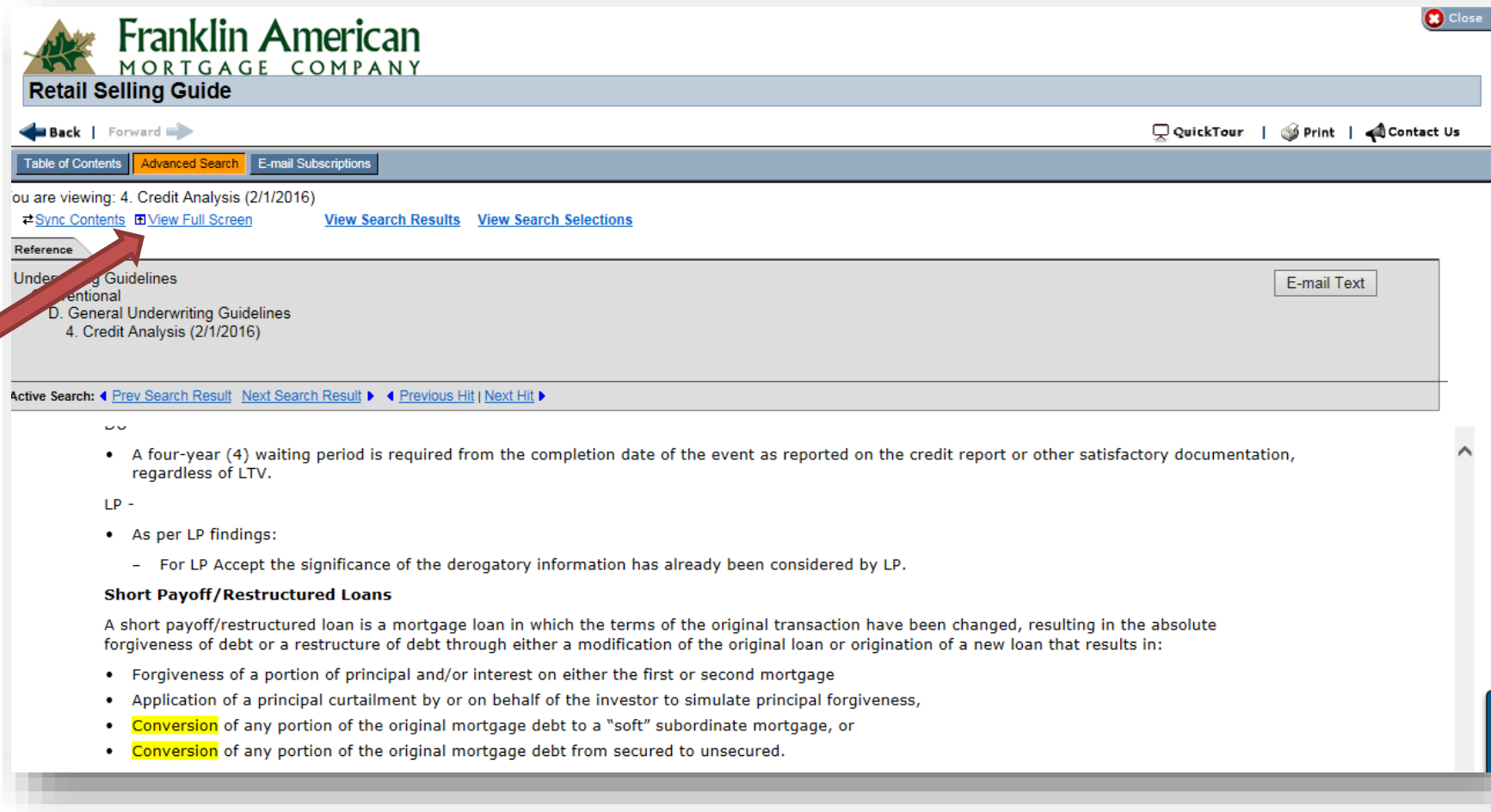
- As per LP findings:
  - For LP Accept the significance of the derogatory information has already been considered by LP.

### Short Payoff/Restructured Loans

A short payoff/restructured loan is a mortgage loan in which the terms of the original transaction have been changed, resulting in the absolute forgiveness of debt or a restructure of debt through either a modification of the original loan or origination of a new loan that results in:

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- **Conversion** of any portion of the original mortgage debt from secured to unsecured.

CLICK ON "VIEW FULL SCREEN" TO VIEW IN A NEW WINDOW.



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You are viewing: 4. Credit Analysis (2/1/2016)

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Underwriting Guidelines

Conventional

D. General Underwriting Guidelines

4. Credit Analysis (2/1/2016)

E-mail Text

Active Search: [Prev Search Result](#) | [Next Search Result](#) | [Previous Hit](#) | [Next Hit](#)

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LP -

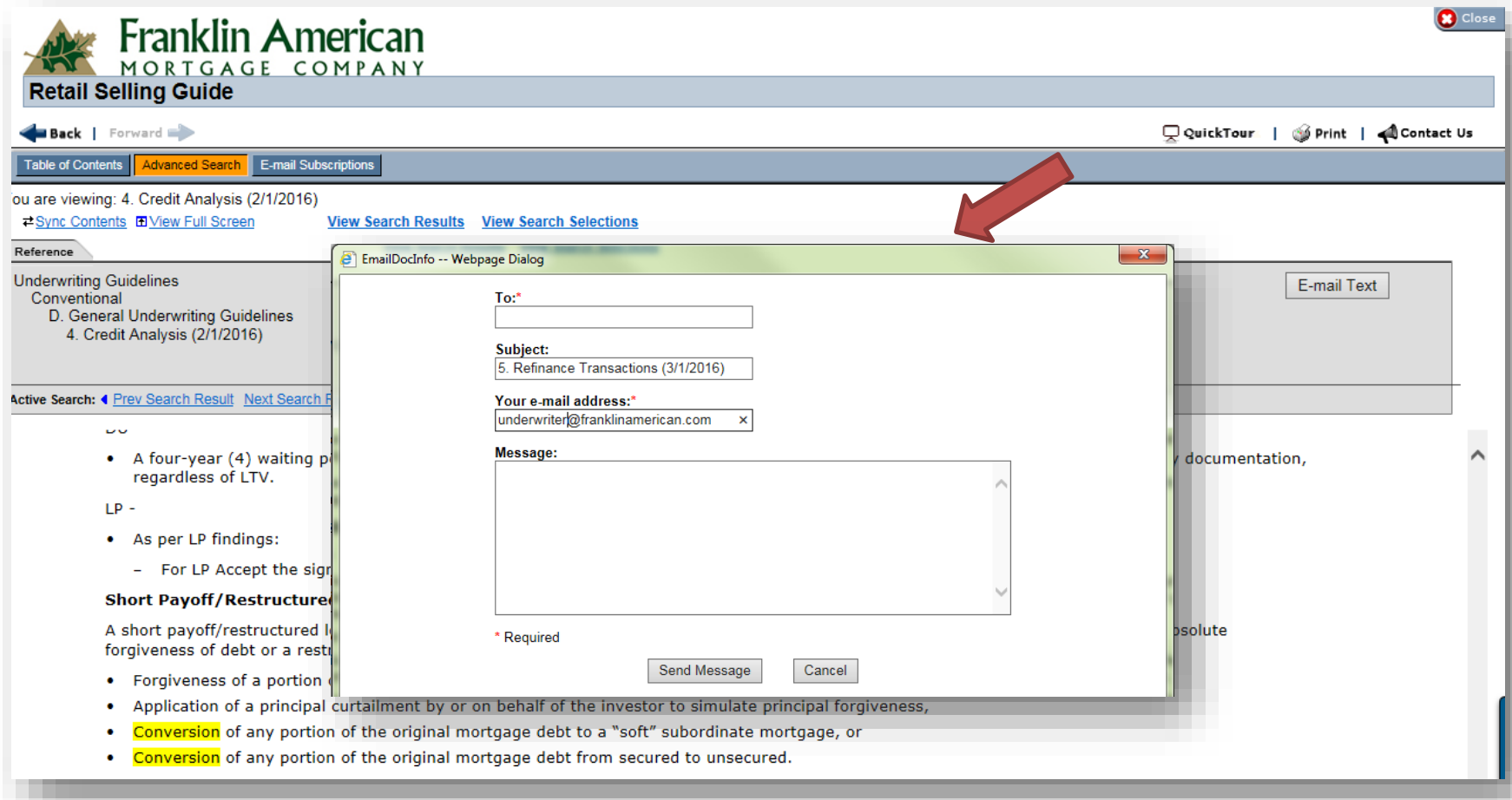
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- **Conversion** of any portion of the original mortgage debt from secured to unsecured.

CLICK ON THE EMAIL TEXT BUTTON TO SEND THE ARTICLE TO SOMEONE VIA EMAIL TO VIEW.



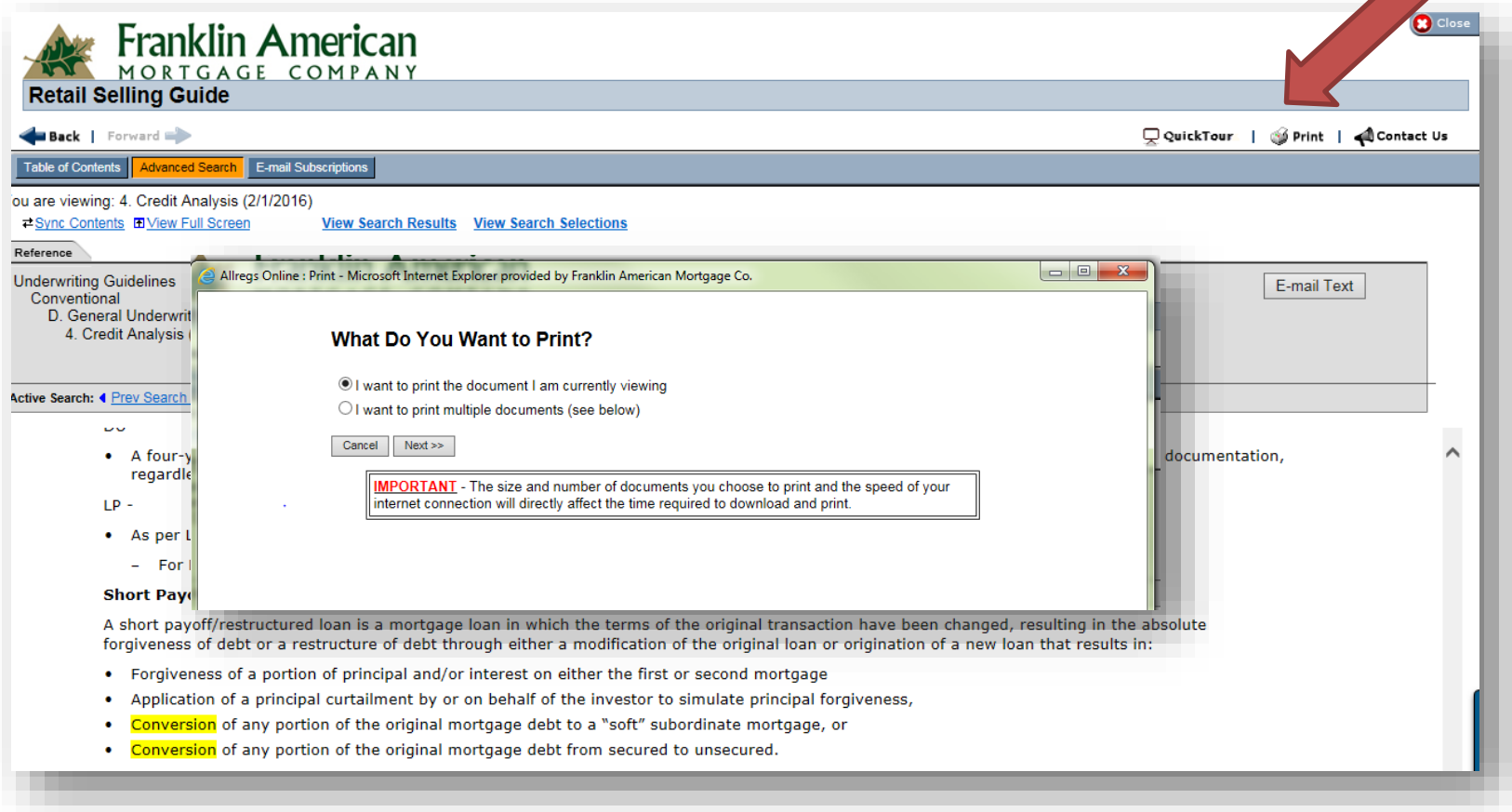
The screenshot displays the Franklin American Mortgage Company website interface. The main content area shows the 'Retail Selling Guide' with a navigation bar including 'Back', 'Forward', 'Table of Contents', 'Advanced Search', and 'E-mail Subscriptions'. A red arrow points to the 'E-mail Text' button in the top right corner of the page.

An 'EmailDocInfo -- Webpage Dialog' window is open, showing the following fields:

- To:** (Empty text box)
- Subject:** 5. Refinance Transactions (3/1/2016)
- Your e-mail address:** underwriter@franklinamerican.com
- Message:** (Large text area for the email body)

Buttons for 'Send Message' and 'Cancel' are at the bottom of the dialog. The background content includes a sidebar with 'Underwriting Guidelines' and a main area with a list of bullet points under 'Short Payoff/Restructured'.

TO PRINT THE ARTICLE YOU ARE VIEWING, CLICK ON THE PRINT ICON. THEN CHOOSE WHICH OPTION AND NEXT.



**Franklin American MORTGAGE COMPANY**

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you are viewing: 4. Credit Analysis (2/1/2016)

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Underwriting Guidelines  
Conventional  
D. General Underwriting  
4. Credit Analysis

Active Search: [Prev Search](#)

• A four-year regardle

LP -

• As per L

- For l

**Short Payoff**

A short payoff/restructured loan is a mortgage loan in which the terms of the original transaction have been changed, resulting in the absolute forgiveness of debt or a restructure of debt through either a modification of the original loan or origination of a new loan that results in:

- Forgiveness of a portion of principal and/or interest on either the first or second mortgage
- Application of a principal curtailment by or on behalf of the investor to simulate principal forgiveness,
- **Conversion** of any portion of the original mortgage debt to a "soft" subordinate mortgage, or
- **Conversion** of any portion of the original mortgage debt from secured to unsecured.

documentation,

E-mail Text

**What Do You Want to Print?**

☒ I want to print the document I am currently viewing

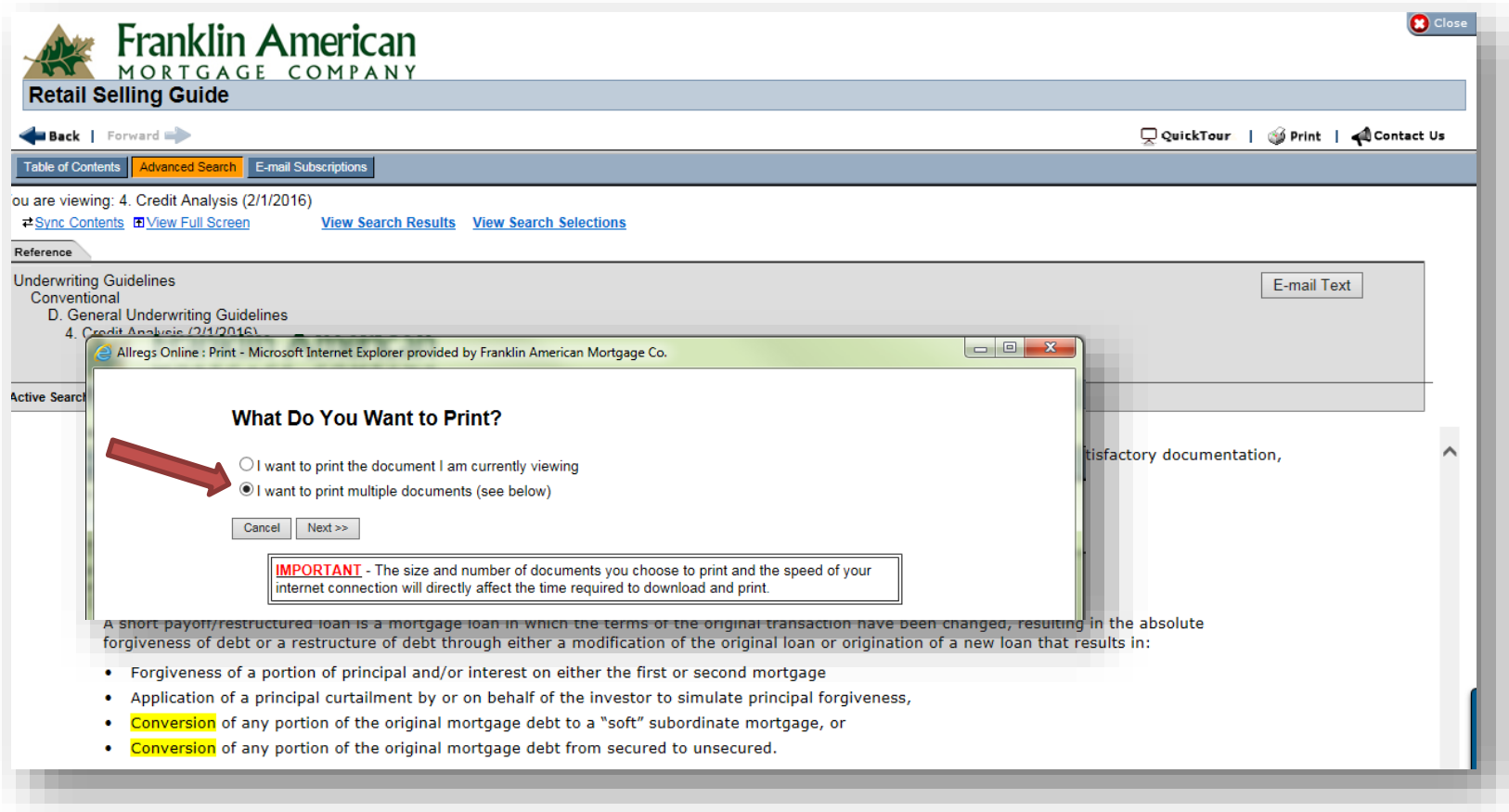
☐ I want to print multiple documents (see below)

Cancel Next >>

**IMPORTANT** - The size and number of documents you choose to print and the speed of your internet connection will directly affect the time required to download and print.



TO PRINT MULTIPLE DOCUMENTS, CLICK ON “I WANT TO PRINT MULTIPLE DOCUMENTS” OPTION AND THEN “NEXT”



The screenshot shows the Franklin American Mortgage Company website's "Retail Selling Guide". A print dialog box titled "What Do You Want to Print?" is open, with a red arrow pointing to the radio button for "I want to print multiple documents (see below)". The dialog box also includes "Cancel" and "Next >>" buttons, and an "IMPORTANT" note about print speed and document size.

Franklin American  
MORTGAGE COMPANY

Retail Selling Guide

Back | Forward

QuickTour | Print | Contact Us

Table of Contents | Advanced Search | E-mail Subscriptions

you are viewing: 4. Credit Analysis (2/1/2016)

[Sync Contents](#) [View Full Screen](#) [View Search Results](#) [View Search Selections](#)

Reference

Underwriting Guidelines  
Conventional  
D. General Underwriting Guidelines  
4. Credit Analysis (2/1/2016)

E-mail Text

Active Search

Allregs Online : Print - Microsoft Internet Explorer provided by Franklin American Mortgage Co.

**What Do You Want to Print?**

☐ I want to print the document I am currently viewing

☒ I want to print multiple documents (see below)

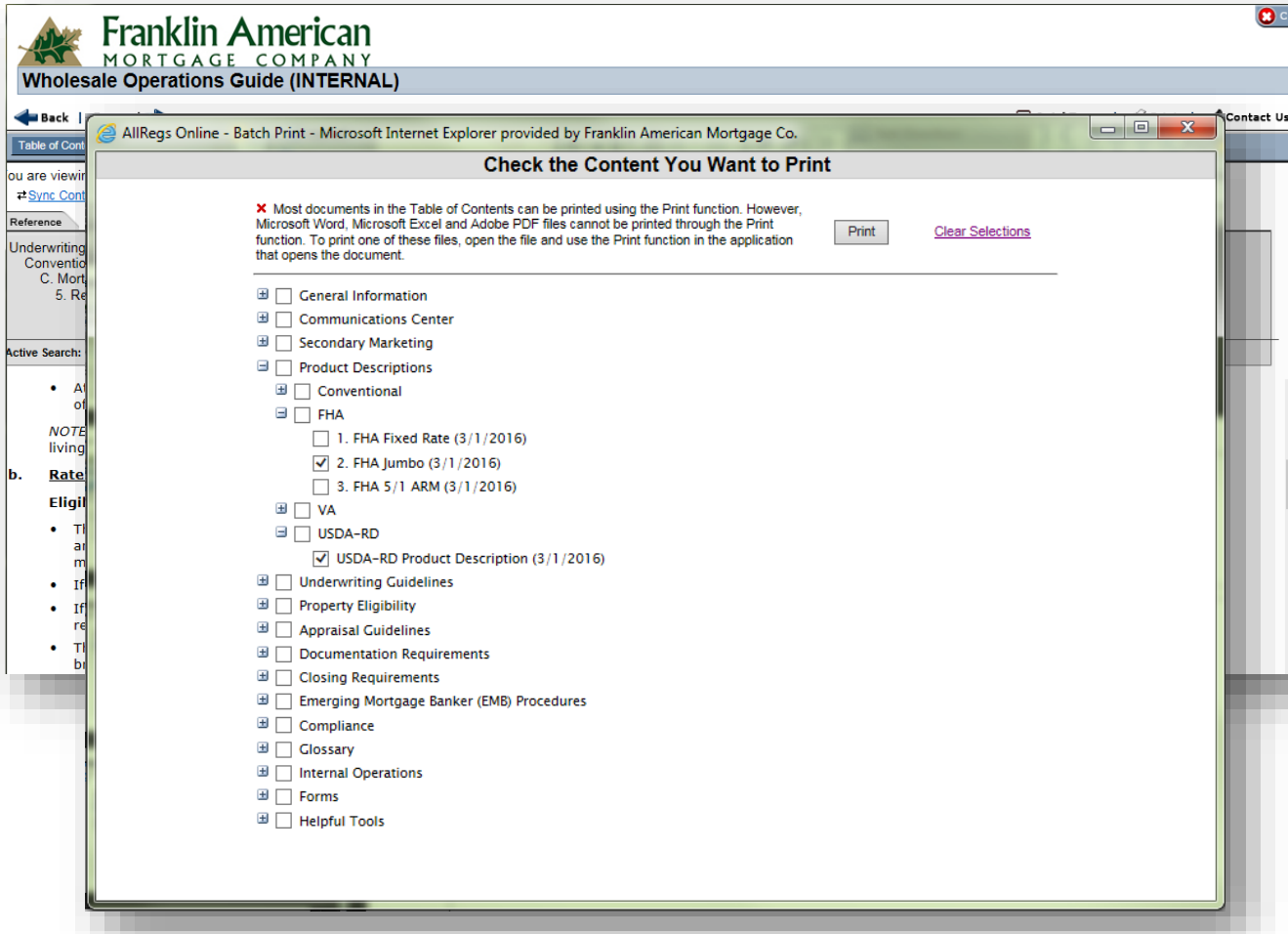
Cancel Next >>

**IMPORTANT** - The size and number of documents you choose to print and the speed of your internet connection will directly affect the time required to download and print.

A short payoff/restructured loan is a mortgage loan in which the terms of the original transaction have been changed, resulting in the absolute forgiveness of debt or a restructure of debt through either a modification of the original loan or origination of a new loan that results in:

- Forgiveness of a portion of principal and/or interest on either the first or second mortgage
- Application of a principal curtailment by or on behalf of the investor to simulate principal forgiveness,
- **Conversion** of any portion of the original mortgage debt to a "soft" subordinate mortgage, or
- **Conversion** of any portion of the original mortgage debt from secured to unsecured.

FROM THIS SCREEN, SELECT THE DOCUMENTS YOU WOULD LIKE TO PRINT FROM THE DISPLAYED TABLE OF CONTENTS BY CHECKING THE SECTION OR DOCUMENTS CHECKBOX. THEN, HIT THE PRINT BUTTON.



**Franklin American**  
MORTGAGE COMPANY  
Wholesale Operations Guide (INTERNAL)

Back | AllRegs Online - Batch Print - Microsoft Internet Explorer provided by Franklin American Mortgage Co. | Contact Us

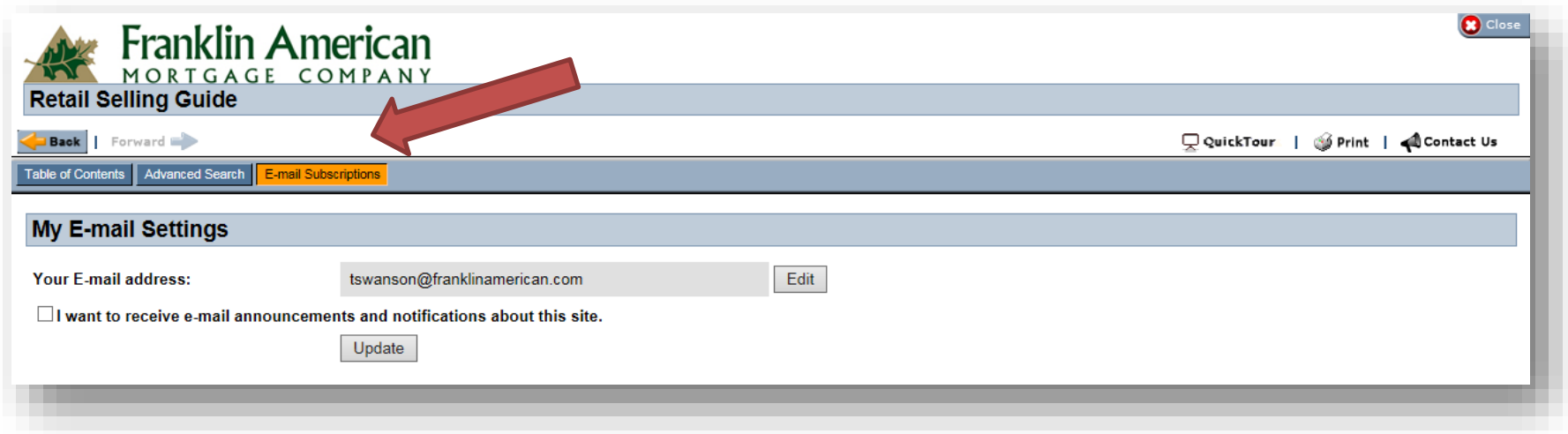
**Check the Content You Want to Print**

✖ Most documents in the Table of Contents can be printed using the Print function. However, Microsoft Word, Microsoft Excel and Adobe PDF files cannot be printed through the Print function. To print one of these files, open the file and use the Print function in the application that opens the document.

[Print](#) [Clear Selections](#)

- ☐ General Information
- ☐ Communications Center
- ☐ Secondary Marketing
- ☐ Product Descriptions
  - ☐ Conventional
    - ☐ FHA
      - ☐ 1. FHA Fixed Rate (3/1/2016)
      - ☒ 2. FHA Jumbo (3/1/2016)
      - ☐ 3. FHA 5/1 ARM (3/1/2016)
    - ☐ VA
    - ☐ USDA-RD
      - ☒ USDA-RD Product Description (3/1/2016)
  - ☐ Underwriting Guidelines
  - ☐ Property Eligibility
  - ☐ Appraisal Guidelines
  - ☐ Documentation Requirements
  - ☐ Closing Requirements
  - ☐ Emerging Mortgage Banker (EMB) Procedures
  - ☐ Compliance
  - ☐ Glossary
  - ☐ Internal Operations
  - ☐ Forms
  - ☐ Helpful Tools

ON THE EMAIL SUBSCRIPTIONS TAB, YOU CAN UPDATE YOUR E-MAIL SETTINGS AND PREFERENCES.  
HERE, YOU CAN SUBSCRIBE OR UNSUBSCRIBE FROM RECEIVING NOTIFICATIONS

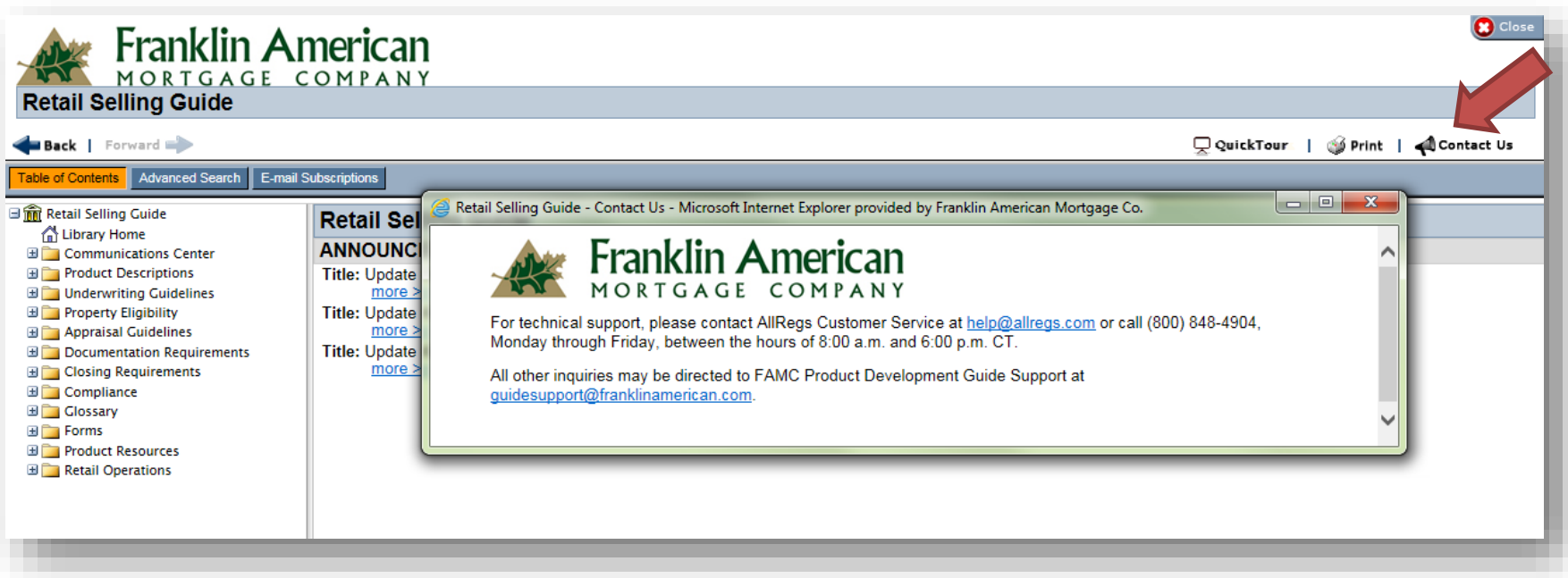


The screenshot shows the Franklin American Mortgage Company website. At the top, there is a navigation bar with the company logo and name. Below this is a section titled "Retail Selling Guide". A red arrow points to the "E-mail Subscriptions" tab in the navigation bar. The "E-mail Subscriptions" tab is highlighted in orange. Below the navigation bar, there is a section titled "My E-mail Settings". This section contains a form with the following fields and buttons:

- Your E-mail address:** A text input field containing "tswanson@franklinamerican.com" and an "Edit" button.
- ☐ I want to receive e-mail announcements and notifications about this site.
- An "Update" button.

At the top right of the page, there is a "Close" button. In the bottom right corner of the page, there are links for "QuickTour", "Print", and "Contact Us".

TO VIEW CONTACT INFORMATION FOR TECHNICAL SUPPORT AND OTHER INQUIRIES, CLICK ON THE “CONTACT US” BUTTON.



The screenshot shows the Franklin American Mortgage Company Retail Selling Guide website. A red arrow points to the "Contact Us" button in the top right corner. A pop-up window titled "Retail Selling Guide - Contact Us - Microsoft Internet Explorer provided by Franklin American Mortgage Co." is displayed in the foreground. The pop-up contains the Franklin American Mortgage Company logo and the following text:

For technical support, please contact AllRegs Customer Service at [help@allregs.com](mailto:help@allregs.com) or call (800) 848-4904, Monday through Friday, between the hours of 8:00 a.m. and 6:00 p.m. CT.

All other inquiries may be directed to FAMC Product Development Guide Support at [guidesupport@franklinamerican.com](mailto:guidesupport@franklinamerican.com).