



TPO Turn Times

To maximize productivity, please submit a complete package. Files will be reviewed in order received; first-in/first-out basis with priority on purchase transactions.
Thank you for your understanding, patience, and partnership!

Program	Purpose	Set-up	Underwriting	Conditions	CD	Dry Docs	*Dry Fundings	Wet Docs	Wet Funding
➤ Conventional	Purchase Refi	Same Day	48 Hours	Same Day	Same Day	Same Day	Same Day	Same Day	same day
➤ FHA	Purchase Refi	Same Day	48 Hours	Same Day	Same Day	Same Day	Same Day	Same Day	same day
➤ VA	Purchase Refi	Same Day	48 Hours	Same Day	Same Day	Same Day	Same Day	Same Day	same day
➤ NON QM	Purchase Refi	Same Day	48 Hours	Same Day	Same Day	Same Day	Same Day	Same Day	same day
➤ JUMBO Non-Agency	Purchase Refi	Same Day	48 Hours	Same Day	Same Day	Same Day	Same Day	Same Day	same day
➤ TBD Loans (Agency & Gov ONLY)	ALL	Same Day	48 Hours	---	---	---	---	---	---

* Cut-off by 1pm PST