
Resources

Cardinal Financial Company - Wholesale

TABLE OF CONTENTS

Support	1
Mortgagee Clauses	2
Title Insurance	2
Hazard Insurance	2
Fees	2
Broker Compensation	2
Lock Extensions	2
Government Sponsorship IDs	2
Appraisal Order	2
Closing Disclosure Order	3
References	3
Revision History	3

Support

- Broker Support Hotline: 855.399.6242
- Client Care email: brokersupport@cardinalfinancial.com
- Octane: <https://octane.cardinalfinancial.com/#/signon>
- Octane Remote Access Request: <https://online.cardinalfinancial.com/#/remote-request>

Mortgagee Clauses

Title Insurance

Cardinal Financial Company, LP / ISAOA ATIMA
P.O. Box 961292,
Fort Worth, TX 76161-0292
Cardinal Loan #:

Hazard Insurance

Cardinal Financial Company, LP / ISAOA ATIMA
P.O. Box 961292
Fort Worth, TX 76161-0292
Cardinal Loan #:

Fees

- \$1195 all states, all products (including CA, HI)
- \$495 for all Government Streamlines, all states

Broker Compensation

- If the loan has not been locked and/or disclosed, go to the Terms screen to change the broker compensation.
- If the loan has been locked and/or disclosed, submit a request with Support to have the Broker's compensation changed.
 - Call Support at 855.399.6242 or email the request to customercare@cfwholesale.com
 - This request can only be completed once the loan has been locked and/or disclosed if requesting to be changed to borrower paid.
 - Fee-in & out cannot be changed.

Lock Extensions

- 2 bps per day; max 30 days for Jumbo locks ([see Lock Policy](#))

Government Sponsorship IDs

- FHA | #7158700003
- VA | #6051230000

Appraisal Order

Do Not order through our website- use the Mercury Network.

- Sign up for Mercury Network by emailing Support: customercare@cfwholesale.com
- To order an appraisal, go to the [Mercury Network website](#), login, and then click "New Order".

Closing Disclosure Order

- Unless otherwise requested, we do not push the Closing Disclosure (CD) until 10 days prior to the funding date. If we want to push it faster than that, we need a valid reason. You can request the CD when these items are met:
 - Appraisal
 - Title
 - Homeowners Insurance
 - Conditional Approval
 - Loan Locked (good through funding date)
 - Complete title/escrow fees
- Once all of these conditions are met, there will be a CD Validation workflow step for the broker to complete. They will receive a notification that it is ready for them. Check the fees and complete the step to get the CD out.

References

Reference List
Support
Octane
Mercury

Revision History

Date	Description	Approver
11.2.2023	Revised fees; Copy Edit	Dustin Passmore/Jennifer Hess

6.28.2022	Change Summary	Stephanie Simon
12.5.2021	Revised	Karen Marshall
3.4.2021	Revised	Timothy Williams
10.6.2020	Revised	Nyreen Huyser & Timothy Williams
4.20.2020	Initial Release	Stephanie Simon
