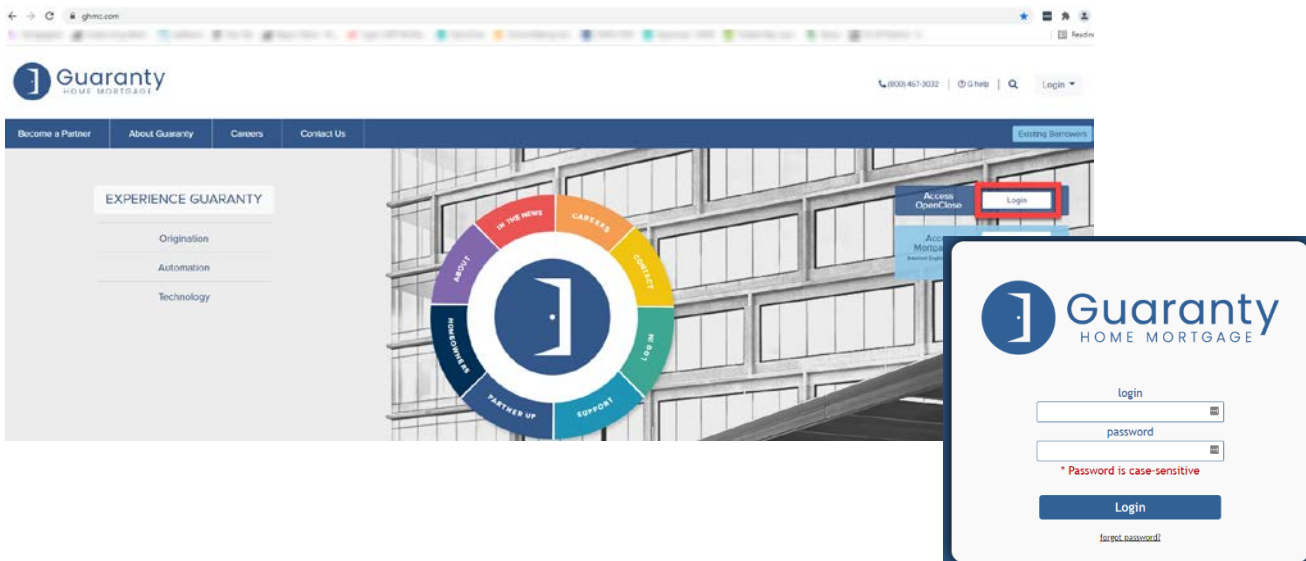


Frequently Asked Questions (FAQ) by Originators for <https://ghmc.com> – (OpenClose) REV. 6/09/2021

Logging In/Access/General Questions

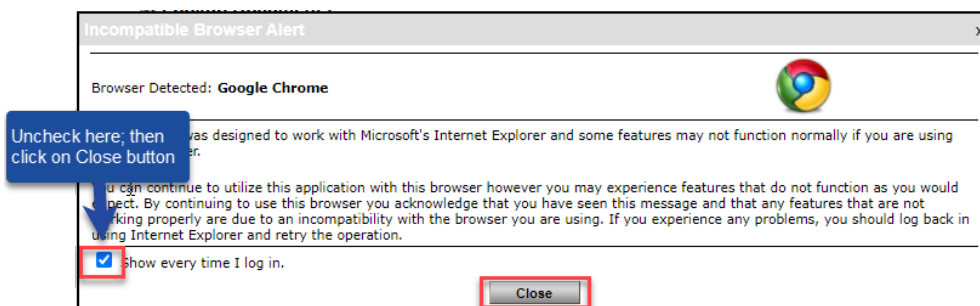
Q: Where do I login to OpenClose?

A: Go to the website: <https://ghmc.com>.
Click on **Login** next to “Access OpenClose”.
Login with your OpenClose login and password.



Q: Is Google Chrome browser compatible to the website? I get an incompatible browser alert message when I log in.

A: Yes, chrome is compatible and the preferred recommended browser. Uncheck the “**Show every time I log in**” button and click “**Close**” in this message so the pop-up alert will not display on future logins.



Q: I did not receive my login credentials or password reset email for website access. What do I do?

A: Login credentials/password reset emails come from noreply@ghmloans.com. Please check your junk or spam folder to ensure this email address is not being blocked or misdirected. If no email was received, please contact Support at support@ghmloans.com or 1-877-449-1827 so GHMC can verify user’s email address on file and proceed from there with assistance.

Q: How do I reset my password? It appears my temporary password has expired.

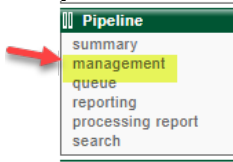
A: Initial password and password resets are only valid for 24 hours upon issuance.

- If logging in for first time after this timeframe, use the “**forgot password?**” link on login page to request a new temporary password.
- User will be prompted to enter login name, hit “**Reset Password**” button. A new temporary password will be emailed to the user’s email address on file.
- Return to main login page and login with login name and new temp password. After logging in, user will be prompted to change password.

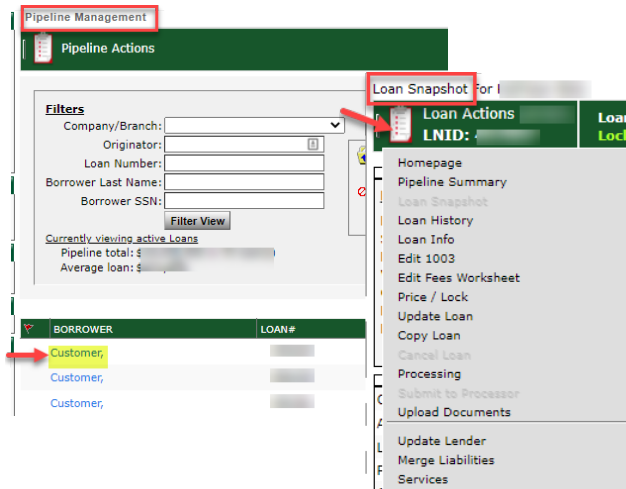
Note: Account will be deactivated after 5 (five) failed login attempts. It is recommended to use the forgot password feature before deactivation occurs. User can use “**forgot password?**” feature to request a new temporary password at any time as needed. If additional assistance is needed, please contact Support at support@ghmloans.com or 1-877-449-1827.

Q: How does a processor or manager access their loan originator pipelines?

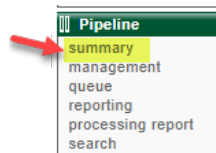
A: Processors and managers are set up with access to the entire company pipeline. They will access loans from **Pipeline: Management** in left navigation panel. (They do not have their own pipeline summary.)



In **Pipeline: Management** screen, click on borrower’s name. Screen refreshes to Loan Snapshot for access to the Loan Action Menu complete loan level tasks.



Note: The loan originator (non-management) has access to their own pipeline ONLY from **Pipeline: Summary** in left navigation panel.

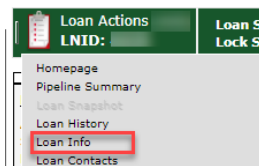


Q: Can a Loan Originator set up processor notifications at loan level?

A: Yes. Originators that work with multiple processors, or do not have an assigned processor, can opt to select up to two additional recipients per loan to receive loan level electronic notifications.

At loan level, right after creating the loan¹:

- Select “**Loan Info**” from Loan Action menu



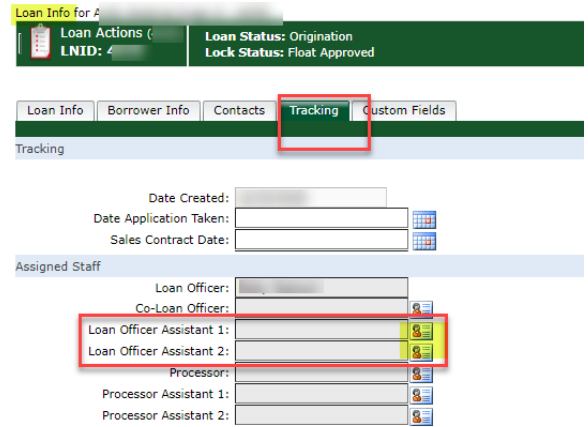
- In Loan Info screen, select “Tracking” tab
- **Loan Officer Assistant 1 and Loan Officer Assistant 2** fields:
Select processor name from contact card icon for above fields as needed
- Hit Save.

¹Assign processor(s) to loan early in the process, recommendation is immediately after loan is created.

Brokers: Assignment must be completed **PRIOR** to requesting initial disclosures.* (before “Submit to Processor” to InitialDocsRequest Queue)

Correspondents: Assignment must be completed **PRIOR** to uploading the file submission package.*

If changes need to be made to the **Loan Officer Assistant 1 or 2 fields after the above listed events, please contact Support for assistance at support@ghmloans.com or 1-877-449-1827.*



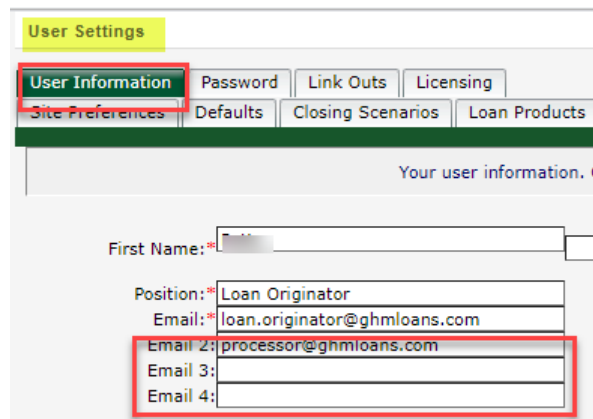
Recipient(s) assigned at loan level will receive all system-generated electronic email notifications. GHMC also sends out manual notifications as needed.

- **To continue receiving manual email notifications**, be sure to include processor’s email address on the Loan Submission Form when uploading your file submission package for underwriting.

IMPORTANT: For originators that have existing pipelines prior to changing to the loan level processor assignment option: Please reach out to Support at support@ghmloans.com or 1-877-449-1827, or your Account Executive for assistance in transitioning your pipeline to avoid missing loan notifications.

Q: I am a Loan Originator that works with the same processor on all loans, does my processor have to be assigned at loan level to receive notifications?

A: No. Originators that work with the same processor on all files can disregard the loan level processor assignment option above. The additional contacts set up in your User Settings will receive notifications for all loans in your pipeline. Go to User Settings in top right of screen (click on gray gear icon) to add additional email addresses. Contact support should you need assistance with this.



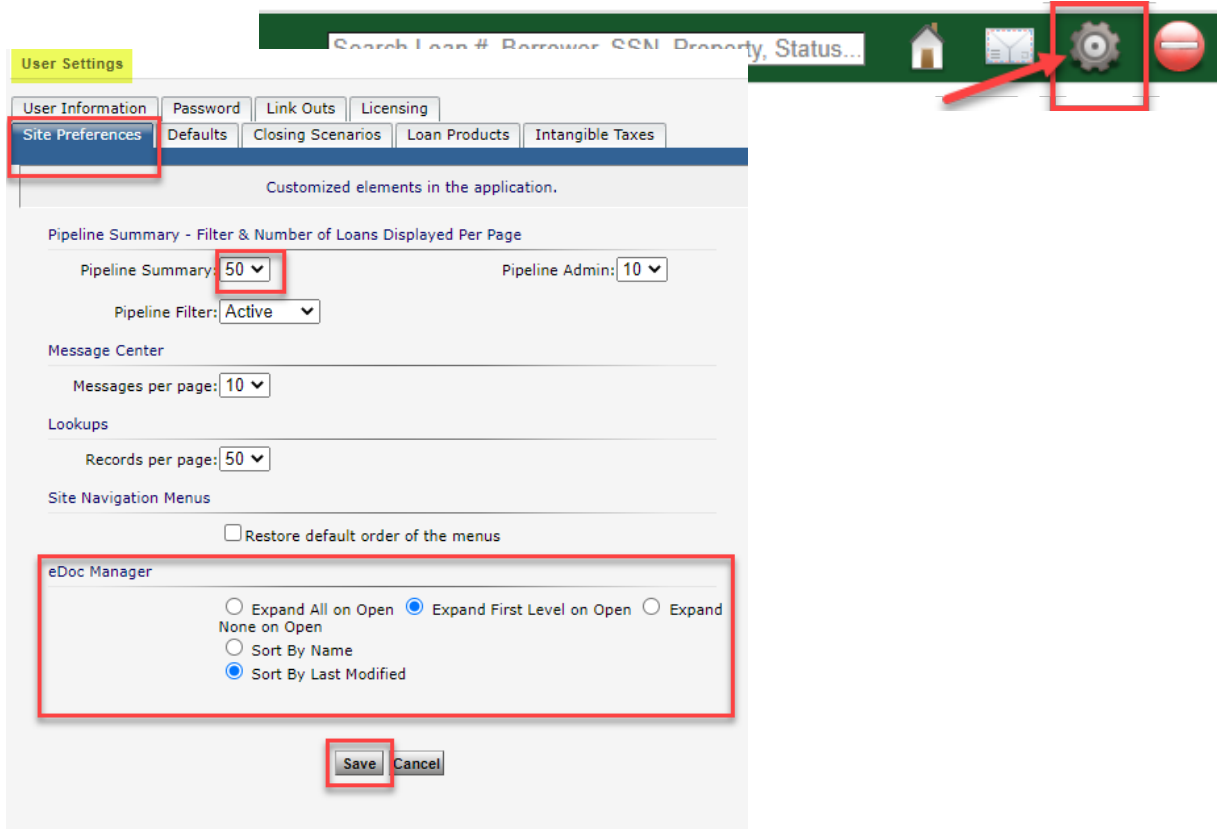
Loan Originator can add up to three additional contacts in their user settings to receive status notifications.

(Email 2, Email 3, and Email 4 fields)

This is a **pipeline – level setup**: additional email addresses entered here will receive loan level notifications for all loans in originator’s pipeline.

Q: How can I change document viewing options in Loan Snapshot screen e-Doc Manager section?

A: To change document viewing options, click on “User Settings” in top right navigation bar. Next, select the “Site Preferences” tab. The e-Doc Manager section gives the user options on folder expansion and document sorting options by Name or Last Modified. There are also Pipeline Summary display options, up to 50 loans can be displayed per page.



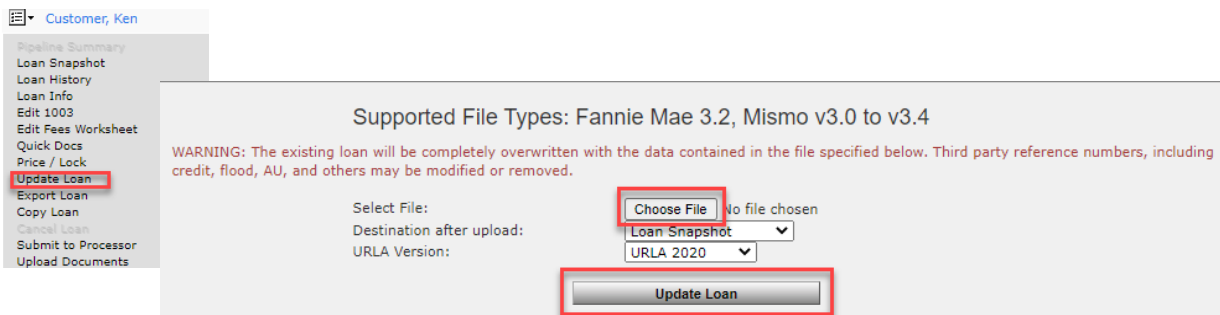
Q: Who do I contact after my loan is submitted to underwriting should I have questions?

A: Your Loan Account Manager (LAM) is your main contact for loan level questions. Their contact information will be listed on the Lender Loan Response Document (underwriting decision document) and on loan level notifications received from notifications@ghmloans.com.

Create Loan/Import MISMO 3.4 File

Q: If loan is created via “Registration/Lock” or “Quick Pricer”, how do I import the 3.4 file into the existing loan later?

A: Locate existing loan in Pipeline-Summary (Loan Originators), or Pipeline-Management (Processors), select “Update Loan” from Loan Action Menu. Import **MISMO 3.4 file** as directed and click “Update Loan” button to complete the task. **IMPORTANT: DO NOT click on “upload new loan” in Add a Loan section in left navigation bar – this creates a new (duplicate) loan.**



Q: Where do I find the loan number?

A: The loan number is the 4-digit number listed next to the borrower’s name in “Recent Activity” in left navigation panel, and in Pipeline Summary/Pipeline Management. It is also referred to as the “LNID” in the upper left corner in Loan Snapshot screen per below screenshot:



Note: Disregard the “Lender Loan #” displayed in the lower left section of Loan Snapshot screen, always refer to the “LNID #” in Loan Snapshot, or the “Loan #” listed in Pipeline Summary/Pipeline Management screen when contacting GHMC with loan level inquiries.

Price and Register (Float and Lock) Loan

Q: Can you lock a loan without importing a 3.4 file?

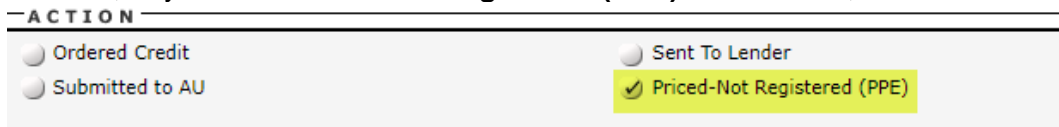
A: Yes. Create loan via “**Registration/Lock**” from left navigation bar. Fill out Loan Info screen and hit Save button. This action creates the loan, assigns a loan # to it, and enables the “**Search Programs**” button to proceed with pricing request and subsequent registration-lock. See Loan Process Guide for complete details. **IMPORTANT:** Follow up required when 3.4 import file is available. See FAQ above on how to update existing loan with 3.4 import. Do not “upload new loan”, this creates a new (duplicate) loan.

Q: How do I know if loan is registered?

A: Go to Loan Snapshot screen in loan, look in the upper right “**ACTION**” section of page for a checkmark next to “**Registered**”.



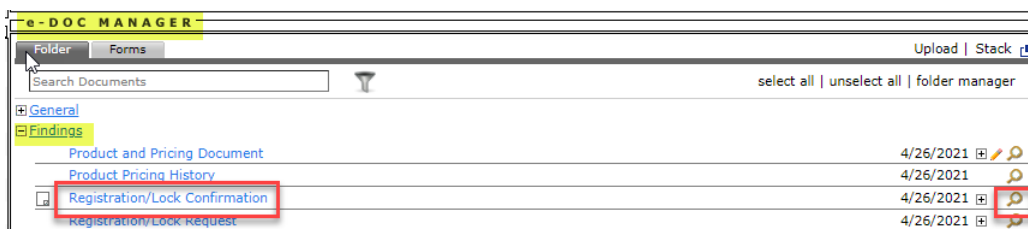
If there is no checkmark, or you see “**Priced-Not Registered (PPE)**” checked off, the loan is not registered.



Follow Price/Register steps: Select Price/Lock from Loan Action Menu, search programs, and complete the registration process with one of two options: **Register/float** or **Register/lock**. See Loan Process Guide for complete details.

Q: Where is the registration or lock confirmation?

A: Go to Loan Snapshot screen in loan, in the e-Doc Manager section **Findings** folder there will be a document entitled “**Registration/Lock Confirmation**”. Click on magnifying glass to the right to view.



Q: If loan was initially registered as a “float”, how do you lock it in?

A: In Loan Action dropdown menu for loan, select “**Price/lock**”. Loan Info screen will display and proceed from there to **Search Programs**, select rate/price, and then “**Register/Lock**”.

The screenshot shows a software interface for loan management. On the left, a sidebar menu includes options like 'Pipeline Summary', 'Loan Snapshot', 'Loan History', 'Loan Info', 'Loan Contacts', 'Edit 1003', 'Edit Fees Worksheet', 'Edit TIL', 'Edit 1008', and 'Price / Lock' (highlighted with a red box). The main area is titled 'Loan Info' and contains a form with various fields. Fields with red asterisks indicate required information. At the bottom of the form, there are three buttons: 'Save', 'Search Programs' (highlighted with a red box), and 'Cancel'. The form includes sections for borrower details (Name, SSN, Residence Status), loan details (Amount, Term, Interest Rate), and pricing (Purchase Price, Appraised Value, LTV, CLTV, HCLTV).

Q: How do I resolve this pricing error? “No pricing is available on your search requirements. Please check requested loan values and try again.”

A: Return to the Loan Info tab and review the data provided in the pricing request fields. Make applicable correction(s) and Search Programs again.

Required fields are marked with a red asterisk, but there are a few additional fields that must be completed to get pricing:

- **Qualifying Credit Score:** Enter middle credit score. Lowest middle credit score if multiple borrowers.
- **Underwriting Type:** Select from dropdown (i.e., Fannie Mae AUS), and UW Recommendation field to be completed per dropdown.
Note: For “VA IRRRL” and “USDA Streamline” Refinance transactions: select “Manual Underwrite”.
- **Property TBD checkbox:** If no property address, check TBD box.
Note: Locks are not permitted on TBD’s, register as Float ONLY.
- **Compensation Type:**
 - **Brokers:** Select “Lender Paid” or “Borrower Paid”
 - **Correspondents:** Select “Borrower Paid” for **ALL** loans
- **Mortgage Insurance:** If LTV > 80%, Select “Yes”; and complete additional MI fields displayed.
- **Admin Fee Waiver:** **Brokers:** Select “No” or “Yes”
Correspondents: Select “No” for **ALL** loans

- **Specialty Products:** Clear out “No Specialty Products” default to return all product availability options in pricing response. *(For HomeReady and HomePossible product pricing)*

For **multi-channel correspondent companies** (i.e., Non-Delegated accounts that also “Broker” FHA loans) a common error is to have the incorrect **Loan Type** or **Origination Channel** option selected. Correct as needed and Search Programs again.

- **Origination Channel (CORRESPONDENTS with MULTI-CHANNEL SETUPS ONLY):** Confirm channel selection from 1003 import is correct or change as needed. *(i.e., “Non-Delegated” (for NDL1 CORR); “Non-Delegated Type 2” (for NDL2 CORR); and “Wholesale” (for Broker originations))*

Automated Underwriting (AUS)

Q: After Submitting to DU or LPA, when I return to the Loan Snapshot screen, I do not see my responses?

A: If returning immediately to Loan Snapshot screen after Submitting to DU or LPA, the responses may not be returned yet. User can manually refresh the screen with F5 or the refresh icon at top of browser (repeat as needed). DU and LPA responses will display in a green or red oval icon after this action. Responses will also be available in the Findings folder.

Q: After running DU on GHMC’s website and have received DU response and casefile ID#, do I have to re-enter my credit provider login and password on future resubmissions?

A: No. After loan has successfully run on GHMC’s website and a DU casefile ID# has been issued, select **“Order Underwriting Only”** in Services screen, and click on **“Submit Request”** button. See [Loan Process Guide](#) for complete details.

Q: I ordered disclosures on my broker transaction and forgot to run AUS first. Can I still run AUS?

A: Yes. If you already submitted your disclosure request to “Submit to Processor – InitialDocs Request Queue” and you need to run AUS afterwards, follow below steps:

- Follow Automated Underwriting step per Loan Process Guide
- Validate DU or LPA response – resubmit as needed and validate response
- Select “**Update Lender**” from Loan Action menu; enter comment to activate button
- Hit “**Update Lender**” button to push DU/LPA findings to Lender.

Q: The following DU 1003 scrub error is displaying on my FHA loan, how do I fix this? “First Time Homebuyer Type Required”

A: Follow “Edit 1003” prompt and go to the Borrower Info tab which will be in red (due to error):

- Go to “**Details**” sub-tab within the Borrower Info tab

- In Counseling/education section – look for “**Homebuyer Counsel Type**” field
 - Select “**HUD Approved Counseling Agency**” or “**Not Counseled**” from the dropdown
 - Save 1003, and resubmit to DU.

Requesting & Tracking Initial Disclosures (Brokers only)

Q: How will I know when the initial disclosure package is sent out to the borrower(s)?

A: The loan originator and the borrower(s) will each receive an email from Your.Loan.Docs@ghmloans.com requesting e-sign signatures. There is a link in this email for each recipient to sign.

Q: How does the loan originator e-sign the disclosures?

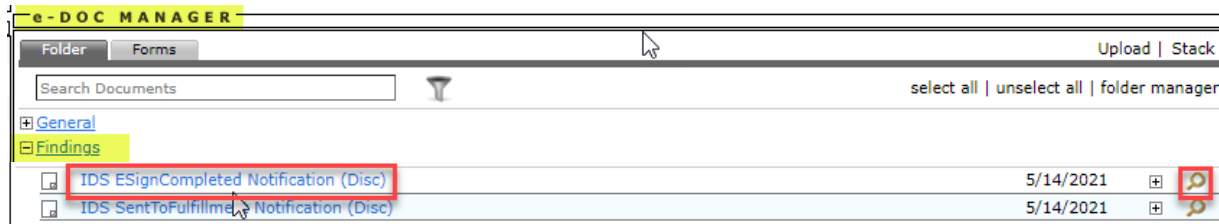
A: The initial email received by the loan originator from Your.Loan.Docs@ghmloans.com will contain a link for the LO to e-sign their part of the disclosures. You will use your GHMC assigned IDS credentials to log into this

link. If you need assistance with this login (to IDS), please contact Support at support@ghmloans.com or 1-877-449-1827.

Q: How will the loan originator know if the borrower(s) have completed their e-signing?

A: The LO will receive emails from Your.Loan.Docs@ghmloans.com when each borrower signs as well when they reach final e-sign completion. The e-signed disclosures will post in the loan record on the website when fully completed. Go to Loan Snapshot screen, e-Doc Manager section **Findings** Folder and look for a document called “**IDS ESign Completed Notification (Disc)**”.

Note: This will only display after all parties have e-signed all pages in the package.



Q: Who do I contact for initial disclosure status and questions?

A: Email GHMC disclosure team at GHMLE@ghmloans.com for assistance.

Note: For Initial CD questions, please contact your LAM.

Q: What documents are required to disclose the originator company’s title fees and other fees associated with the loan on the LE to the borrower?

A: In order for GHMC to disclose your title company fees, a title quote is required from the title company and must be uploaded to the online request. For other fees associated with the loan, an itemized fee sheet should be uploaded to the online request as well. If these documents are not uploaded with the request, all fees disclosed will be based on national provider fees based on property location.

Upload Loan Package – Submit to UW

Q: Why are you requesting the merged credit report be uploaded in the file submission package when AUS was run on GHMC’s website?

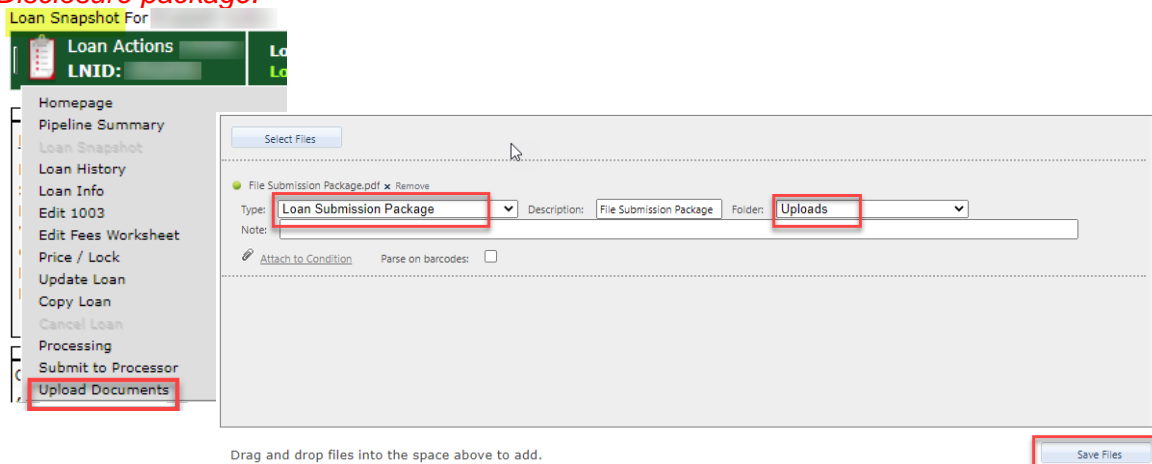
A: DU and LPA display the credit report in a different format than the merged credit report ordered directly from your credit provider. GHMC requires the merged credit report in PDF format for underwriting purposes.

Q: How do I submit my file submission package to underwriting?

A: Go to “**Upload Documents**” in loan action menu, select “**Loan Submission Package**” for type of upload, leave folder defaulted to “Uploads” and click “Save Files” button to complete the submission.

Your file has been submitted to underwriting after the upload is completed.

Broker transactions: Loan submission will not be processed until all parties (LO included) have signed the Initial Disclosure package.



Underwriting Approval

Q: Will I be notified when the loan is approved?

A: Yes. The following individuals will receive an email notification when the loan is approved from notifications@ghmloans.com:

- Loan Originator
- Loan Originator's additional email contacts set up in their User Settings (pipeline – level)*
- Loan Officer Assistant 1 and Loan Officer Assistant 2 contacts set up at loan level*
- cc GHMC Account Executive

*Note: For guidance with setting up additional email contacts in Loan Originator's User Settings (pipeline – level), or loan level processor notifications, please refer to the FAQs on those topics covered in the first section of this document, [Logging In/Access/General Questions](#).

Q: Where is the Underwriting Decision/Approval posted?

A: After GHMC has underwritten the loan, the underwriting approval document is posted in the loan record. Go to Loan Snapshot, e-Doc Manager section **Findings** folder and look for a document called "Lender Loan Response Document" (LLRD). This is your underwriting decision document. Click on magnifying glass to view.



Note: **Shortcut to the LLRD:** User can also access the LLRD from Pipeline (left navigation panel): Summary (LO's) or Management (Managers & Processors) by clicking on the yellow oval icon in the UWD column in the Pipeline screen. It opens the Lender Loan Response Document from that location.

	UWD	ACTIONS
\$517,000		✓DU
\$412,000		✓DU
\$324,000		✓DU
\$345,000	?	✓LPA
\$365,000	?	✓DU

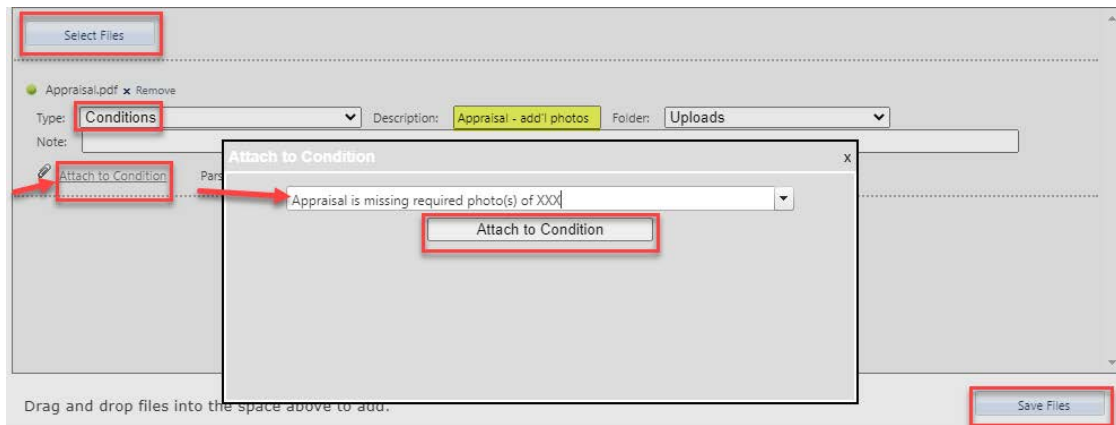
A blue callout box with an arrow points to the yellow oval icon in the UWD column for the \$345,000 row, containing the text: "Click here to open the LLRD".

Upload Conditions

Q: Can we attach conditions to the condition listed in the Lender Loan Response Document?

A: Yes. In addition to submitting conditions the standard way in one bulk PDF document or as individual documents, there are two optional submission methods to attach to the condition as follows:


- **Option #1: Attach to Condition link in "Upload Documents"**
Select "Upload Documents" from Loan Action Menu and follow standard directions to upload document(s) with the following attach to condition steps.
 - Click "Attach to Condition" link next to document uploaded
 - Select condition from dropdown list
 - Click "Attach to Condition" button
 - Repeat above steps for each uploaded document (if multiple docs uploaded)
 - Click "Save Files" button to complete.



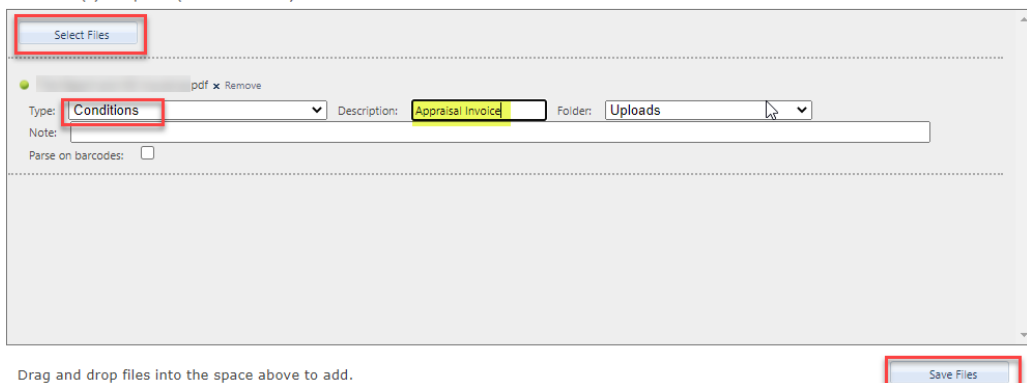
- **Option #2: Attach directly to the Loan Approval condition (Lender Loan Response Document)**
 Open loan approval entitled **Lender Loan Response Document (LLRD)** from the Pipeline screen, click on yellow oval UWD icon, or from e-Doc Manager Findings folder.
 - Click **“Attach Document”** paperclip icon to right of condition
 - Click **“Select Files”** to retrieve saved document
 - Complete Upload Document screen per standard process
 - Repeat above steps to attach additional conditions.

Approved with Conditions

Please review the conditions listed below and submit the requested information.

Open Conditions (Hide)				
Code	Condition	Type	Responsibility	Status
LMB39	Provide invoice(s) for all that may apply to this transaction, including but not limited to; appraisal, credit report, final inspection, survey, termite, home inspection	Docs	Processor	

REMINDER: If you have already submitted your loan, be sure to perform the loan action Update Lender, after uploading your documents
 Select File(s) to Upload (50MB File Limit)



“Attached conditions” will be received by GHMC with an indicator of which condition they are attached to.

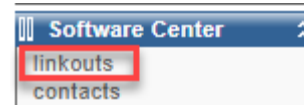
Note: Regardless of submission method, attached or standard upload, all submitted conditions will be displayed to the Originator in the e-Doc Manager “Uploads” folder.

Closing Disclosure (CD)/Closing Request

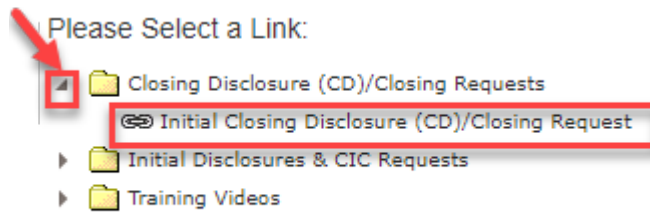
Q: How do I submit the Initial Closing Disclosure (CD)/Closing Request?

A: Brokers and ND1 Correspondents should submit the Initial CD/Closing Request as follows:

- Select **“Linkouts”** in Software Center left side navigation bar.



- Expand “Closing Disclosure (CD)/Closing Requests” folder and click on the link to access the online screen; or go directly to <https://ghmc.com/cdrequest>.



- Complete all fields in request screen and submit request.

CD-Closing Info Request

* Borrower Name:

* GHMC Loan #: * Requester's Email Address:

* Request Type:

Purchase

Refinance

* Borrower's Email Address: Additional Email Addresses for All Other Borrowers:

separate by comma

Notes to LAM/Closer:

* Anticipated Closing Date: Dry State Closings: Signing Date: Funding Date:

mm/dd/yyyy

*** In order to be able to process your CD, please confirm the following requirements have been met:**

Broker/Correspondent Contact to receive a copy when CD is issued to Customer:

* Name: * Email:

Additional Broker/Corre Contact(s) for initial copy

- Loan is locked and locked LE has been disclosed
- Title Commitment has been uploaded
- Prelim CD from Settlement Agent has been uploaded

Submit

See Loan Process Guide for complete details.

Note: NDL2 Correspondents are required to prepare the initial CD.

Q: How will I know the initial CD went out to the borrower(s)?

A: GHMC CD Specialist will notify you by email and provide a copy of the initial CD when it is issued. Initial CD will also be posted in the e-Doc Manager “LE CD CIC” folder.

