

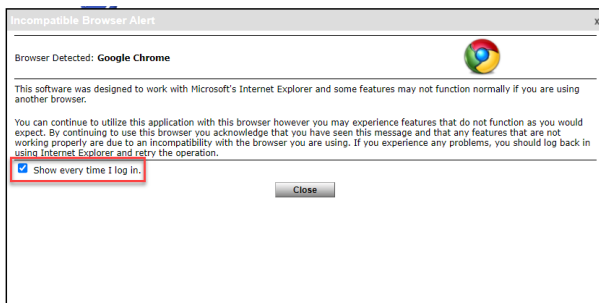


## FAQ for Account Executives for <https://ghmc.com> – (OpenClose)

### Logging In/Access/General Questions

**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.

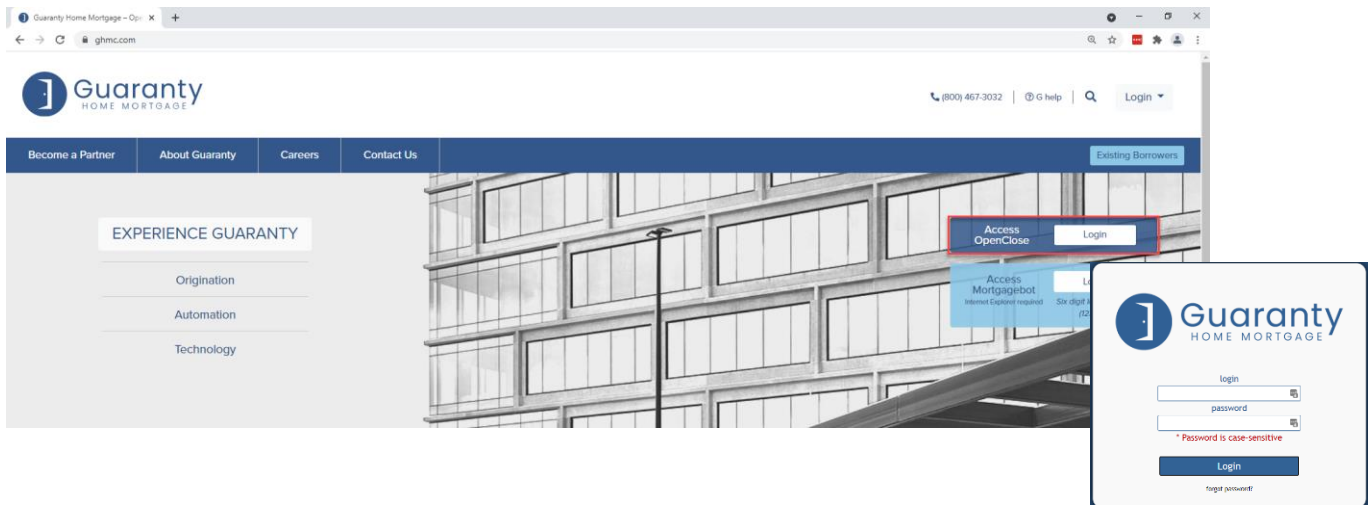


**Q: Where do I login to OpenClose?**

A: Go to the website: <https://ghmc.com>.

Click on **Login** next to Access OpenClose.

Login with your OpenClose user ID.



**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](mailto: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@ghmc.com](mailto:support@ghmc.com) or 1-877-449-1827 so we can verify your 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.

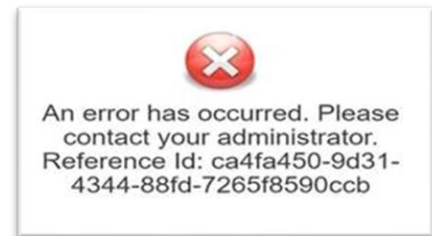
Note: Account will be deactivated after 5 (five) failed login attempts. It is recommended to use the forgot password feature before deactivation occurs. User can use “forgot password?” feature to request a new temporary password at any time as needed. If additional assistance is needed, please contact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

**Q: How do I tell the difference between the IDS and OpenClose logins?**

A: The IDS login will contain the letters “OC” at the end of the user name.

**Q: How does my Broker/Correspondent resolve the following error?**

A: This error sometimes presents itself when the application’s software has been updated. Clearing your browser/cache usually resolves this. Please follow below instructions to clear your browser/cache:



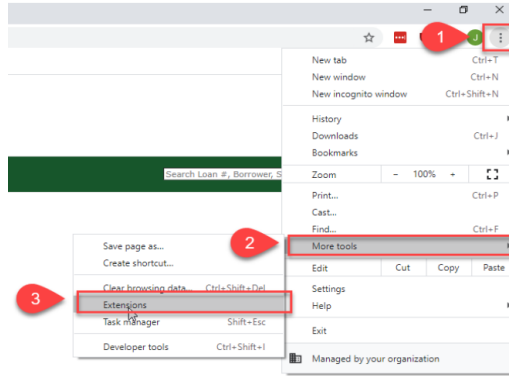
**How to: Clear Cache and Cookies in Chrome**

1. From top right of browser, click on 3 vertical dots.
2. Click on More Tools.
3. Click on Clear Browsing Data.
4. Check Cookies and Cached Data boxes.
5. Click on Clear Data.

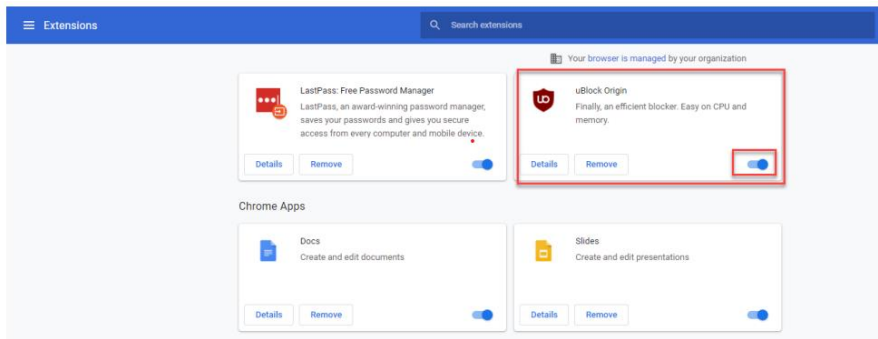
Note: You can also get to this same screen in Chrome to clear the cache by clicking Ctrl + Shift + Delete on your keyboard.

This can also occur if an Ad Blocker was added to their Chrome extensions and it will pick up the Underwriter Turn Time pop up as an Ad and will automatically direct them to the error message. This is how you turn off extensions in Google Chrome:

1. Click the ellipsis dots in the top right corner of the Chrome browser>More Tools>Extensions



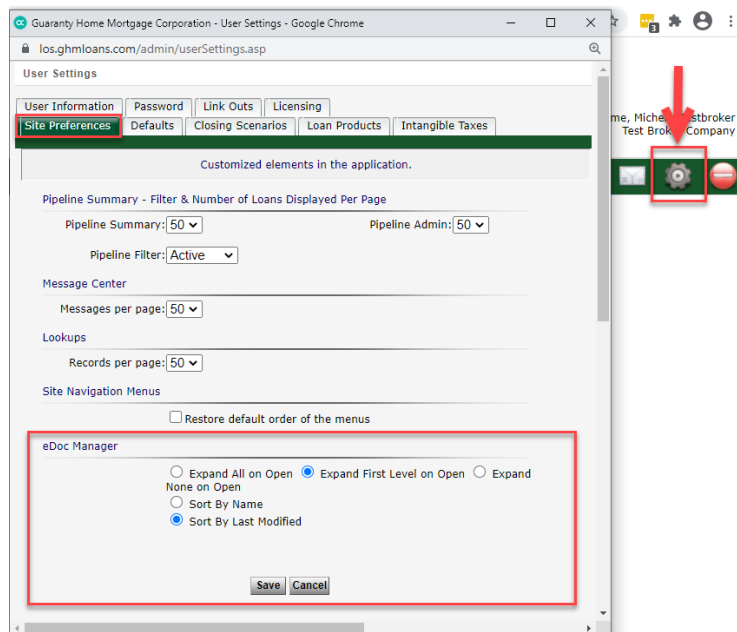
2. Find the Ad Blocker in the list of extensions and click the blue slider to deactivate the extension.



3. Once it has been turned off have them close out of Chrome, reopen and try again.

**Q: How can I change the views in the eDoc Manager?**

A: To change how documents are viewed in the eDoc manager, click on the User Settings in the top right corner of Open Close. Next, select Site Preferences. At the bottom of the screen you can change the documents to Sort By Name, Sort By Last Modified and change how you would like the folders to expand.

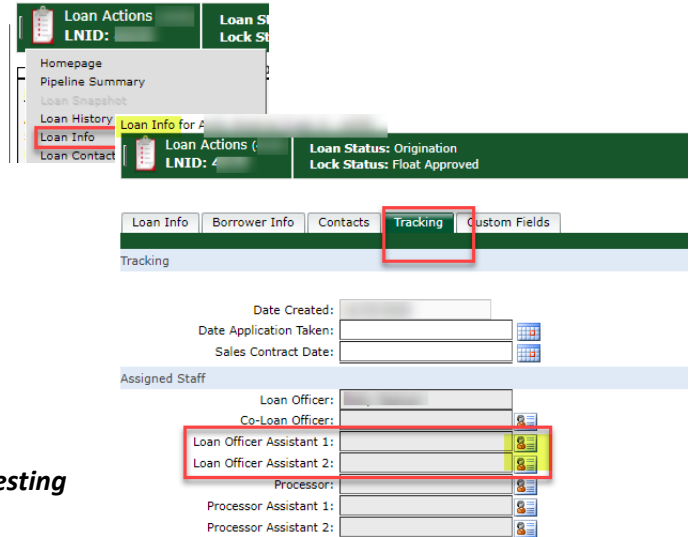


**Q: Can a Loan Originator set up processor notifications at loan level?**

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 loan<sup>1</sup>:

- 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.



<sup>1</sup>Assign 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@ghmc.com](mailto:support@ghmc.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@ghmc.com](mailto:support@ghmc.com) or 1-877-449-1827, or your Account Executive for assistance in transitioning your pipeline to avoid missing loan notifications.

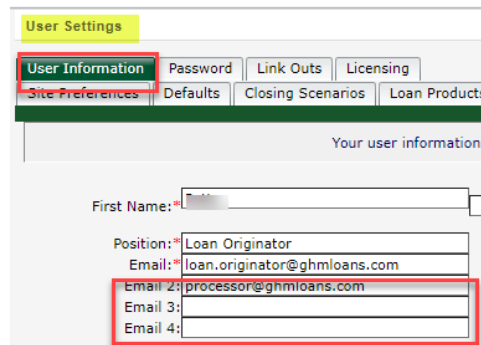
**Q: I am a Loan Originator that works with the same processor on all loans, does my processor have to be assigned at loan level to receive notifications?**

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.



## Quick Pricer (pricing scenarios)

**Q: How can I access “Quick Pricer” to run a pricing scenario for my originator customer?**

A: Quick Pricer is an “Originator tool” and is available to originator users ONLY in their left navigation panel. Lender users, which includes Account Executives (AE’s), do not have this tool, but can be accessed as follows:

- Log into website with AE login; and go to Pipeline: Summary
  - Find a registered loan by the originator you are assisting in your pipeline
    - Sort by clicking on “Originator” column in Pipeline summary screen\*
  - Select “Be Originator” from Loan Action dropdown menu left of borrower name
  - Screen will refresh to Loan Snapshot screen as the originator
  - Click on “Quick pricer” in Origination Tools section in left navigation panel
  - Fill out Loan Info screen and click on Search Programs button to review pricing.
    - Broker companies: If “Lender Paid Compensation” is chosen for compensation type, this will appear as an adjustment deduction netted out of price
    - Originator company specials will be reflected in net price, if applicable.

*\*If the loan originator has not registered a loan yet, look for another originator that has a loan registered from the same company and proceed. If there are no loans registered for the company, you will not be able to access Quick Pricer. (see Test Broker access method below)*

- **Alternative Quick Pricer access for the AE:** If origination company has no loans registered, access Quick Pricer with your Test Broker login as follows:
  - Log into website with your Test Broker login
  - From Home Page left navigation panel, click on “Quick Pricer” in Origination Tools section
  - Fill out Loan Info screen and click on Search Programs button to review pricing.
    - Choose “Borrower Paid” compensation type so the test company’s 1% Lender paid comp adjustment doesn’t get netted out of price
    - You can share your results with your originator company but be sure to advise them it was run as a Borrower Paid transaction so they are aware they need to factor in Lender Paid comp, if applicable.

## AE Pipeline

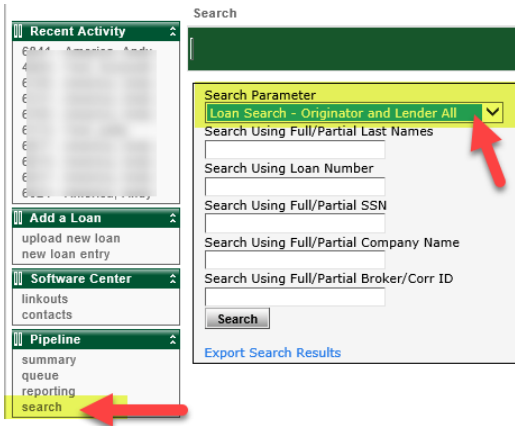
**Q: Why don’t I see the originator’s loan in my AE pipeline?**

A: The loan is not registered. Originator created the loan, may have run pricing but did not register the loan yet. They need to register as a float or lock for the loan to show up in the AE pipeline summary. Advise them to follow “Price/Register” step from the Loan Process Guide.

**Q: How can I search for a loan that has not been registered?**

A: To search for a loan that has not been registered, use the “Search” link under Pipeline.

- Change the Search Parameter to “Loan Search- Originator and Lender All”
- Enter the loan number provided to you
- From the Loan Action Menu, Select “Update Loan”
- From the Loan Action Menu, Select “Be Originator”



**Q: How do I return to my AE pipeline after using “Be Originator” task?**

A: From the originator’s Loan Snapshot screen, click on the “Log Back in as AE” icon in upper right toolbar (green & blue person icon).



Screen will refresh back to the AE view of Loan Snapshot screen.  
Click on Pipeline: Summary from left navigation panel to return to AE pipeline.

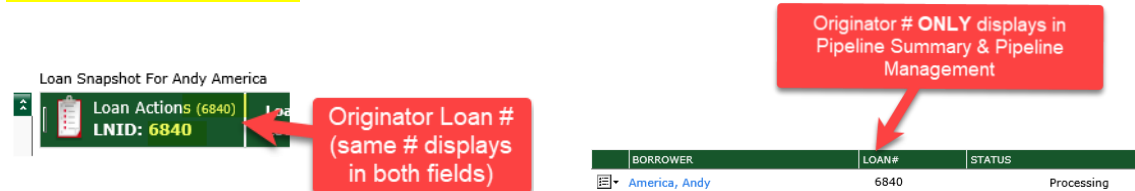
**Q: Why do I see two loan numbers?**

A: Lender users (AE’s included) will see two loan numbers. Always reference the Originator loan # (LNID or BR Loan #) when speaking to the originator or a GHMC lender employee. Please note the difference between your AE view and the originator view:

**LENDER USER view** in Loan Snapshot screen and Pipeline Summary:

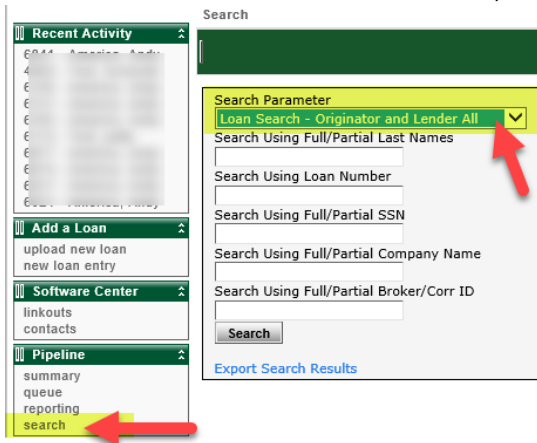


**ORIGINATOR USER view** in Loan Snapshot screen and Pipeline Summary:



**Q: Is there a way to search my AE pipeline?**

A: Click on “Search” in Pipeline section in left navigation panel. In Search screen, select “Loan Search – Originator and Lender All” as your search parameter (highlighted in below screenshot). Enter one of the available search criteria fields: last name, loan #, SSN#, or Company Name and then click on Search button.



## **Pricing and Registering the Loan**

**Q: Why am getting an error when trying to price the loan?**

A: 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.*
- **Origination Channel (CORRESPONDENTS with MULTI-CHANNEL SETUPS ONLY):** Confirm channel selection from 3.4 import. (i.e., “Non-Delegated” (for NDL1 CORR); “Non-Delegated Type 2” (for NDL2 CORR); “Non-Delegated Type 3 (for NDL3 CORR); and “Wholesale” (for Broker originations))
- **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

**Q: Why can’t I see any specialty products while getting pricing?**

A: There is a Specialty Products field on the pricing screen that defaults to “No Specialty Products.” It needs to be cleared out in order to return all product availability options in the pricing response.

## Automated Underwriting (AUS)

**Q: My Broker/Correspondent has run AUS on our website, but I do not see the AUS (DU or LPA) findings in the Loan Snapshot screen on my lender side of loan. How do I view the findings?**

A: Use “Be Originator” option from Loan Action dropdown to access on originator side.

Lender users, AE’s included, will only see AUS findings on the lender side of loan in the following circumstances:

- If AUS was run on our site prior to Submit to Processor – Initial Docs Queue step (Brokers only)
- File was submitted to underwriting and a GHMC lender user is working on the file/pushed the AUS findings over on originator’s behalf.

*Note: Prior to loan being submitted, we utilize the “Be Originator” functionality to troubleshoot AUS on the originator side of loan.*

**Q: When running DU, the following error was received: “Ineligible response due to "Balloon loans are not eligible for delivery to Fannie Mae.” How can this be fixed?**

A: This was caused because the 3.4 import probably brought in a value in the 1003 indicating subject property is a balloon mortgage. To fix the error, go to Edit 1003; Fannie Mae tab; in Loan Eligibility section - clear out "Yes" value for Balloon field. Save 1003. Resubmit to DU.

**Q: When running DU, the following error was received: “User Name c18u4onc: is not associated with the specified institution ID.” How can this be fixed?**

A: Go to Edit 1003, FNMA tab, and clear out the institution ID #. The originator’s 3.4 import brought that in. GHMC’s Institution ID# is 17984. If you see a number other than that clear it out. It should be blank until DU is run successfully on our site.

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

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.



**Q: How can I troubleshoot as asset that is tied to the wrong property?**

A: On the Asset tab of the 1003, each asset under the “Schedule of Real Estate Owned” is assigned an “REO Asset ID”. This REO Asset ID number must match the REO Asset ID on the Liabilities tab as well.

Schedule Of Real Estate Owned For Andy America

Joint With: Select Borrower(s) v

REO Asset ID: 1

Type Of Property: Single Family v

Status: Retained v

Current Residence: Current Residence v

Subject Property: Yes v

Present Market Value: 350,000.00

Amount Of Mtg. & Lien: 216,500.00

**Q: When running DU, the following error was received: “General error code 113902.” How can this be fixed?**

A: This appeared on a loan the TPO was attempting to use their DU casefile ID run outside our website. Error means one of 2 things: Casefile ID is incorrect or the casefile ID may be corrupted. To fix, verify the casefile ID is correct and resubmit. If it still fails, clear out the DU casefile ID from the FNMA tab of 1003 and run a new initial request for a new casefile ID. (You cannot do Underwriting only as a result, you must input credit credentials and credit reference # for the first run).

**Q: When running DU, the prepaids and closing costs from the 3.4 file did not come over into the Transaction Details tab of OpenClose.**

A: When this happens, the fees need to be manually entered. To do this, from the Loan Actions Menu, click on “Edit Fees Worksheet” and manually enter the fees.

**Q: What happens if findings are not ran prior to requesting initial disclosures?**

A: If AUS is not run on GHMC’s website prior to requesting disclosures, GHMC will be unable to include the “Your Credit Score and the Price You Pay for Credit” in the initial disclosure package. Broker will be conditioned to provide this required disclosure to the borrower(s).

## **Requesting & Tracking Initial Disclosures (Brokers only)**

**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](mailto: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@ghmc.com](mailto:support@ghmc.com) or 1-877-449-1827

**Q: Once the initial disclosures have been signed where are they?**

A: Initial Disclosures can be found in the eDoc Manager under the Findings section. The document is called IDS ESignCompleted Notification.

Document Name	Date	Actions
Credit Response Text	9/30/2020	[Download] [Delete]
Flood Certification Response	9/18/2020	[Download]
Flood Response (PDF)	9/18/2020	[Download] [Delete]
FraudGUARD Response Document	9/17/2020	[Download]
FraudGUARD Response PDF	9/17/2020	[Download]
IDS Disclosure Data	9/14/2020	[Download]
IDS ESignCompleted Notification (Disc)	9/14/2020	[Download]
IDS IRS 4506T (Disc)	9/14/2020	[Download]
IDS SentToFulfillment Notification (Disc)	9/14/2020	[Download]

**Q: Who is the contact for initial disclosure status and questions?**

A: Email GHMC disclosure team at [GHMLE@ghmloans.com](mailto:GHMLE@ghmloans.com) for assistance.

Note: For Initial CD questions, please contact the LAM

## Upload Loan Package – Submit to UW

**Q: Why isn't "Submit to Lender" marked in the Action section even though Broker/Correspondent submitted loan package to underwriting?**

A: The "Submit to Lender" is not marked until the Loan Account Manager (LAM) assigns the loan to an underwriter.

## Underwriting Approval

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

A: Yes. AE's automatically get copied on this electronic notification. The loan originator, and any additional email contacts they added to their user settings, will receive an email notification from [underwriting@ghmloans.com](mailto:underwriting@ghmloans.com) advising them to log into GHMC website to view the response. The AE is copied on this email and subsequent status emails.

**Q: My Broker/Correspondent submitted conditions, why does the Lender Loan Response Document (LLRD) not reflect "received" status next to the condition?**

A: The LAM may not have updated the received indicator on the respective condition and/or did not update the originator view of the LLRD. Please alert the LAM so they can update the LLRD.

**Q: I see an updated version of the Lender Loan Response Document in my AE pipeline, but my Broker/Correspondent does not see the update. Who do I contact to get this updated?**

A: The LAM may have missed the update originator step. Please alert the LAM so they can update the originator's LLRD.

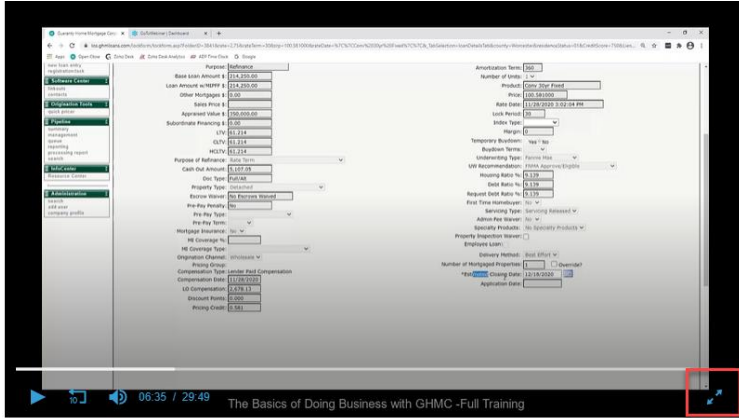
**Q: Where is the Underwriting Decision/ Approval posted?**

A: After GHMC has underwritten the loan, the underwriting approval document is posted in the loan record. Go to Loan Snapshot, eDoc Manager section's 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.

# Resource Center

**Q: Is there a way to enlarge the training videos?**

**A:** Yes. Hover your mouse over the bottom of the video and click on the two arrows to expand.



**Q: Where can I find the OpenClose Training Guides?**

**A:** OpenClose training documents can be found in the following locations:  
Correspondent Procedures/Guides folder or Broker Procedures/Guides -> Loan Submission Guides sub-folder.

**Q: How can I search for documents in the Resource Center?**

**A:** To search in the Resource Center, enter a keyword in the “Search Using Full/Partial Document Name” field. All documents with that keyword will appear on the right.

**Search Using Full/Partial Document Name**

**Search Using Full/Partial Document Number**

**Search**

Folder Disclaimer

Description	Number	Date
28 06242021 ND11 CORR Post-Closing Process Update		06/24/2021
31 05202020 Memorial Day Holiday Closing		05/20/2020
34 06262020 Independence Day Holiday Closing		06/30/2020
39 09042020 Labor Day Holiday Closing		09/04/2020
CD/Closing Request Form		09/02/2020
CD/Closing Request Form		09/02/2020
Closing Info Form		07/10/2020
Closing Info Form		07/10/2020

**InfoCenter Main**

- [-] Rate Sheets
- [-] Product Guidelines
- [-] Bulletins
- [-] Correspondent Procedures/Guides
- [-] Forms
- [-] Disclosures
- [-] Closing/Funding
- [-] Broker Procedures/Guides
- [-] Job Aids