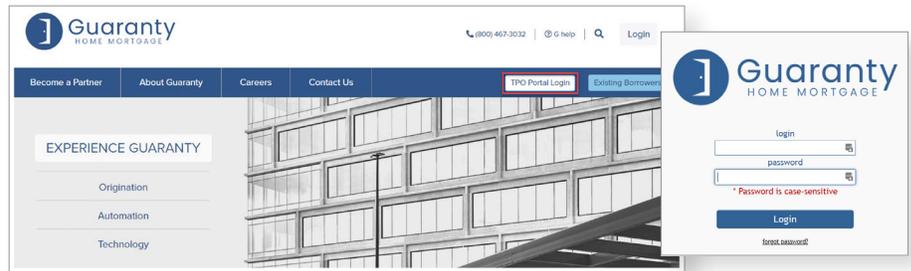


STEP 1: Login

- Go to <https://ghmc.com>.
- Click on **TPO Portal Login**.
- Login with your OpenClose user ID.



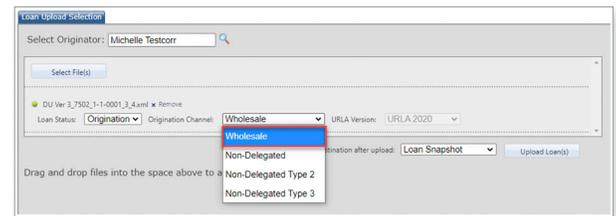
STEP 2: Create Loan

- If you have a 1003 file, from the left side menu choose **“Upload New Loan”**.
- If you do **NOT** have a 1003 file, and would like to register/lock your loan, from the left side menu choose **“Registration/Lock”**.
- Complete all required fields.

Note: For **Origination Channel**, select **Wholesale**.

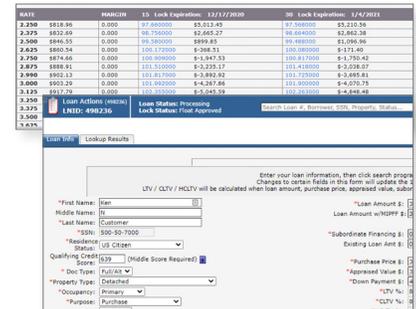
- Click on **“Save”**.

Note: Step 4 must be completed when 1003 file is available.



STEP 3: Price/Register Loan

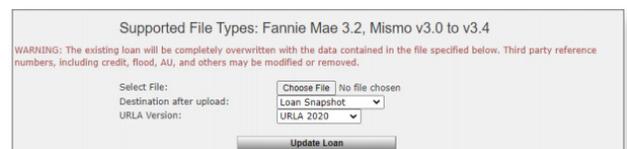
- From **Loan Actions** Menu, choose **“Price/Lock”**.
- Complete form and click **“Search Programs”** at bottom of screen.
- **Note:** Choose **Wholesale** for Brokered loans in order for pricing to display.
- **Note:** Select **“Borrower Paid”** or **“Lender Paid”** for Compensation Type.
- Click on desired product & scroll down to the net pricing grid.
- For **Borrower Paid Broker** transactions: Enter % or \$ amount in **LO Compensation** field.
- At bottom of screen, click **Register/Float** (to register loan) or **Register/Lock** (to lock loan).



STEP 4: Upload 1003 Import File to Existing Loan File

Skip this step if loan was created by **“Upload New Loan”** method in Step 2.

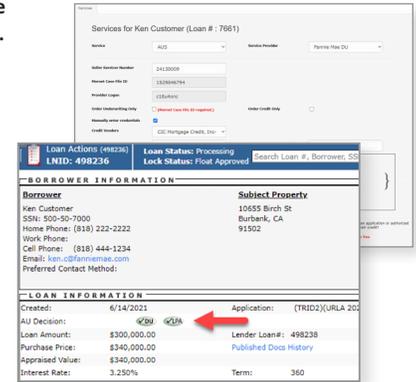
- From **Loan Actions** menu, choose **“Update Loan”**.
- Choose File from your computer and Click on **“Update Loan”**.



STEP 5: Automated Underwriting

It is preferred to run AUS prior to requesting Initial Disclosures. However, if that is not possible, AUS can be done prior to loan submission. GHMC will condition the loan for broker to provide the "Price you pay for Credit" disclosure.

- From **Loan Actions** Menu, choose **"Services"**.
- **DU:** Select Fannie Mae DU, click box to manually enter credentials and choose Credit Vendor.
Enter Credit Vendor User ID, Password and Credit Reference #.
Click **"Check Yes"** box, and click **"Submit Request"**.
Findings will appear on Loan Snapshot screen in green/red bubble.
- **LPA:** Click Freddie Mac LPA, click **"Merge Credit"** box, choose Credit Agency (if credit agency is not listed, choose Equifax, MeridianLink, or Sharper Lending, and then choose from the Technical Affiliate). Enter Credit Reference #, click **"Check Yes"** box and **"Submit Request"**. Findings will appear on Loan Snapshot screen in green/red bubble.



STEP 6: Request Initial Disclosures

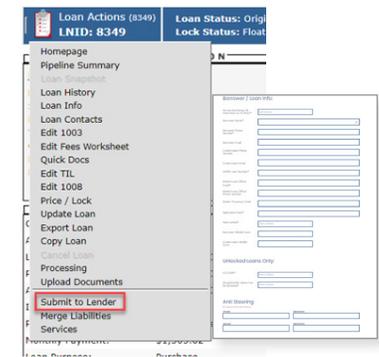
IMPORTANT: This is a 2 step process that must be completed together.

STEP 1: From **Loan Actions** Menu, choose **"Submit to Lender"**.

- o #1 Documents to be sent are defaulted - **DO NOT CHANGE**.
- o Click **"Send Loan"** button.

Note: This action checks off the "Sent to Lender" box displayed in the Loan Snapshot screen.

STEP 2: From left side menu, under Software Center, select **"Linkouts"** and click arrow next to yellow folder. Select **"Broker Initial Disclosure Request"**. Complete screen & click "Submit".



STEP 7: Upload Loan Package—Submit to UW

IMPORTANT: This is a 2 step process that must be completed together.

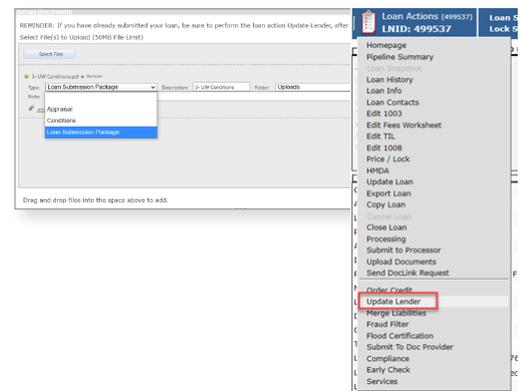
STEP 1: From **Loan Actions** Menu, choose **"Upload Documents"**.

Upload as "Loan Submission Package" and click **"Save Files"**.

STEP 2: From **Loan Actions** Menu, choose **"Update Lender"**.

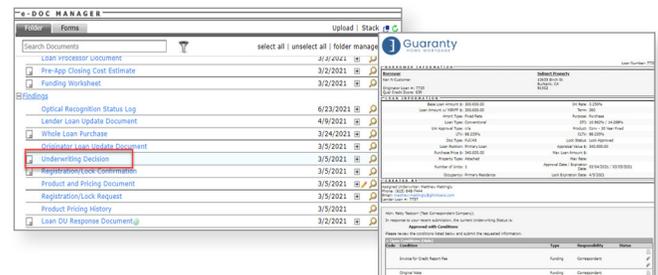
- o #1 Documents to be sent are defaulted - **DO NOT CHANGE**.
- o Click **"Update Lender"** button.

Note: Multiple Submit to Lender actions are not permitted. "Submit to Lender" is required to submit the Initial Disclosures Request, which is completed earlier in the process. "Update Lender" step submits file to underwriting.



STEP 8: Underwriting Approval

- From **Loan Actions** Menu, go to **"Loan Snapshot"**.
- Go to **e-Doc Manager** (bottom right of screen) -> Findings Folder -> **Underwriting Decision** -> Click Magnifying Glass.
*Questions/Assistance: Contact LAM on file.



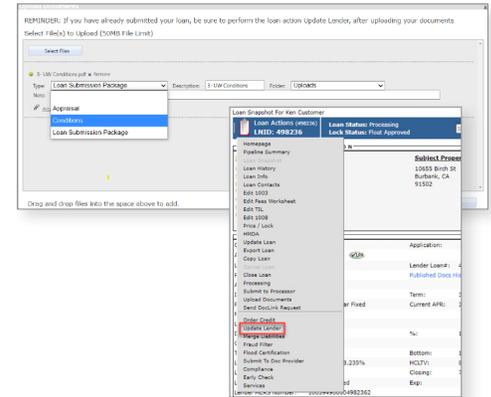
STEP 9: Uploading Conditions

- Upload Conditions by going to **Loan Actions** Menu and choose **“Upload Documents”**.

IMPORTANT: This is a 2 step process that must be completed together.

STEP 1: Upload condition, select **“Conditions”** or **“Appraisal”** based on document type. Click Save Files.

STEP 2: From Loan Actions Menu, choose **“Update Lender”**. Enter comment & click **“Update Lender”**.



Appraisal Ordering & Submission

Appraisals must be ordered through a GHMC approved AMC as follows:

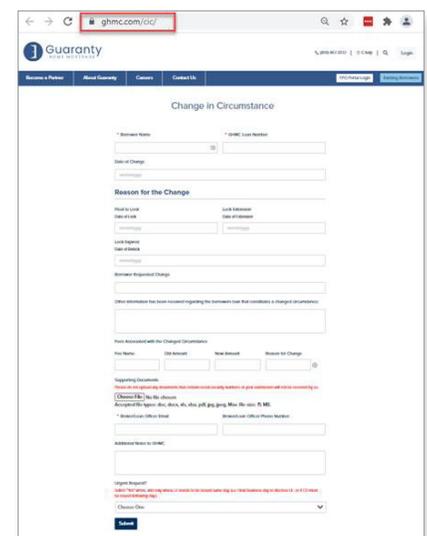
- Select an AMC from the **Approved AMC List** posted in the **Resource Center** (*Expand Broker Procedures/Guides folder—Click on Appraisals subfolder to access list*).
- Set up account directly with AMC to order appraisals.
- AMC will deliver completed appraisal report directly to TPO.
- Upload appraisal report into loan record—select **“Appraisal”** in Type dropdown.
 - Complete **“Update Lender”** from Loan Action Menu. For details—see **Step 9 “Uploading Conditions”**.



Change in Circumstance(CIC) Requests

To submit CIC requests to GHMC:

- CIC Request must be submitted within 3 business days of the change.
- Select **“Linkouts”** in Software Center left side navigation bar (or go to link directly at <https://ghmc.com/cic/>).
- Expand **“Initial Disclosures & CIC Requests”** yellow folder (click gray arrow left of folder) and click on **“Broker Change in Circumstance Request”** link.
- Complete all fields in request screen and click **“Submit”** button to submit CIC request.

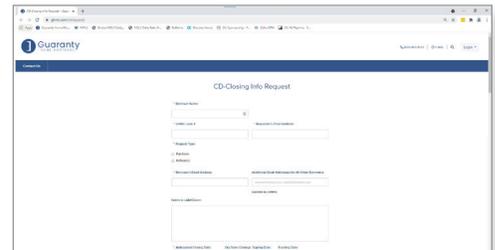
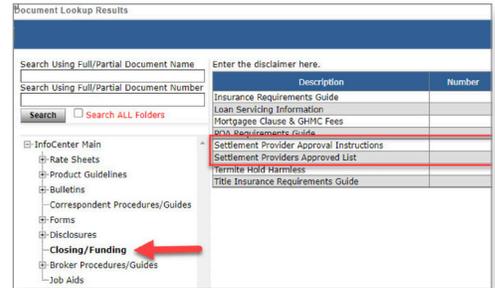


STEP 10: Submit Closing Disclosure/Closing Requests

- Settlement Agent must be approved by GHMC. Review **“Settlement Providers Approved List”** posted in the Closing/Funding folder in Resource Center to verify Settlement Agent approval status.
 - If not approved, Settlement Provider Approval Instructions are posted in the Closing/Funding Folder of the Resource Center.

To submit Initial CD/Closing Requests:

- Select “Linkouts” in Software Center left side navigation bar (or go to link directly at <https://ghmc.com/cdrequest>).
- Click on gray arrow on the left of the Closing Disclosure (CD)/Closing Requests folder, and click on **Initial Closing Disclosure (CD)/Closing Request** link.
- Complete all fields in request screen and click on Submit.
- CD Review Team will notify you by email to confirm receipt.
- The following requirements must be met to process the Initial CD request:
 - Loan is locked and the locked LE has been disclosed;
 - Title Commitment has been uploaded; and
 - Preliminary CD from Title company has been uploaded.
- CD Review Team will notify you by email and provide a copy of the Initial CD when it is issued. (Initial CD will also be posted in eDoc Manager “LE” folder).



Important Tips

• Processor Notifications

- To set up Processor Notifications, if using the **SAME** Processor on all loans:
 1. Click on gray gear **“User Settings”** icon on Home Page upper right corner.
 2. Go to **“User Information”** Tab.
 3. Add processor’s email address to **“Email 2”** field and hit SAVE button. (Note: Email 3 and 4 fields available for additional contacts as needed).

Note: This is a pipeline—level setup: Additional email addresses entered here will receive loan level notifications for all loans in originator’s pipeline.

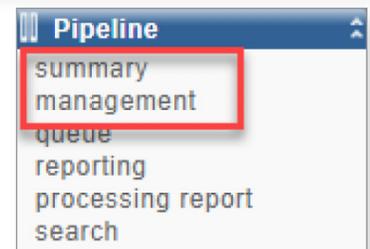
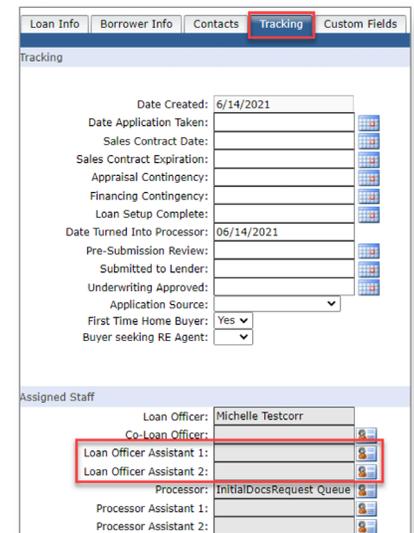
- To set up Processor Notifications, if using a **DIFFERENT** Processor on a loan by loan basis:

Note: It is recommended that this is done immediately after the loan is created.

1. From the Loan Actions Menu, click on **Loan Info**.
2. Click on the **Tracking** tab.
3. Click on the **Contact Card** for the **Loan Officer Assistant 1** or **Loan Officer Assistant 2** field.
4. Select the Processor and click on **Select**.
5. Click on **Save Loan Info**.

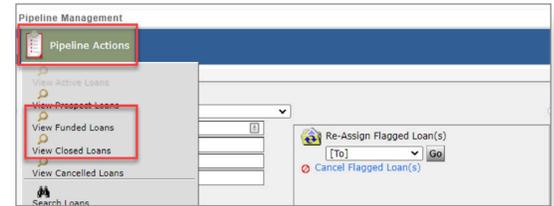
• Viewing Loans in Active Pipeline:

- LO’s will view loans from Left Side Menu under **Pipeline Summary**.
- Managers/Processors will view loans from Left Side Menu under **Pipeline Management**.



• Locate Closed/Funded Loan Pipelines

- o After the loan moves to “Closed” or “Funded” status, the loan will fall out of the Active Pipeline. To access closed or funded loans:
 - ◇ **Originators:** In Pipeline Summary screen, click on **Pipeline Actions** dropdown and select **View Closed Loans** or **View Funded Loans**.
 - ◇ **Processors/Managers:** To access another originator’s closed or funded loans, in Pipeline Management screen, click on **Pipeline Actions** dropdown and select **View Closed Loans** or **View Funded Loans**.



Contact Information

OPERATION CENTER HEADQUARTERS

10 Lea Avenue
 Suite 800
 Nashville, TN 37210

Phone: 800-467-3032

Support: 877-449-1827

MORTGAGEE CLAUSE INFORMATION

Mortgagee Clause for Homeowners & Flood:
 Guaranty Home Mortgage Corporation ISAOA, ATIMA
 525 Tribble Gap Road #1339
 Cumming, GA 30028

Lender ID Numbers:
 FHA: 4954009991
 VA: 8752130000

Mortgagee Clause for Title:
 Guaranty Home Mortgage Corporation ISAOA, ATIMA
 316 Robert Rose Drive
 Murfreesboro, TN 37129

Fees:
 Broker Admin Fee: \$995
 Flood: \$14.50

Mortgagee Clause (for Title-FHA only):
 Guaranty Home Mortgage Corporation,
 Secretary of HUD ISAOA, ATIMA
 316 Robert Rose Drive
 Murfreesboro, TN 37129



10 Lea Avenue, Suite 800 | Nashville, TN 37210
 800.467.3032 | ghmc.com

