

STEP 1: Login

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



Status: Origination - Origina

Non-Delegated Type 2 Non-Delegated Type 3

STEP 2: Create Loan

- If you have a 1003 file, from the left side menu choose **"Upload New Loan"**.
- If you do <u>NOT</u> 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".

	Supported File Types	: Fannie Mae 3.2, Mismo v3.0 to v3.4
WARNING: The numbers, includ	existing loan will be completely overwr ng credit, flood, AU, and others may b	ritten with the data contained in the file specified below. Third party reference be modified or removed.
	Select File:	Choose File No file chosen
	Destination after upload:	Loan Snapshot 🗸
	URLA Version:	URLA 2020 🗸
		Indate Loan



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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".

• #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".
 - *•* #1 Documents to be sent are defaulted <u>DO NOT CHANGE.</u> *•* 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.





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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"**.

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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 <u>https://ghmc.com/cic/</u>).
- 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.

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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:

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- Select "Linkouts" in Software Center left side navigation bar (or go to link directly at <u>https://ghmc.com/cdrequest</u>).
- 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).

Search Using Full/Partial Document Name	Enter the disclaimer here.	
Search Using Full/Partial Document Number	Description	Number
Search Search ALL Folders	Insurance Requirements Guide	
	Loan Servicing Information	
	Mortgagee Clause & GHMC Fees	
	POA Requirements Guide	-
InfoCenter Main	Settlement Provider Approval Instructions	
Rate Sheets Product Guidelines	Settlement Providers Approved List	
	Termite Hold Harmless	
	Title Insurance Requirements Guide	
H-Bulletins		
Correspondent Procedures/Guides		
E-Forms		
Disclosures		
-Closing/Funding		
Broker Procedures/Guides		
- Job Aids		



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.
 - 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:
 - o LO's will view loans from Left Side Menu under Pipeline Summary.
 - Managers/Processors will view loans from Left Side Menu under Pipeline Management.



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Loan Info Borrower Info Contacts Tracking Custom Fields

reporting processing report search





• Locate Closed/Funded Loan Pipelines

- 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.

Pipeline Management	
Pipeline Actions	
Ver Active Leans	Cancel Flagged Loan(s)

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: Flood:

\$995

\$14.50

Mortgagee Clause (for Title-FHA only):

Guaranty Home Mortgage Corporation, Secretary of HUD ISAOA, ATIMA 316 Robert Rose Drive Murfreesboro, TN 37129



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