STEP 1: Login

• Go to **https://gconnect.ghmc.com.**
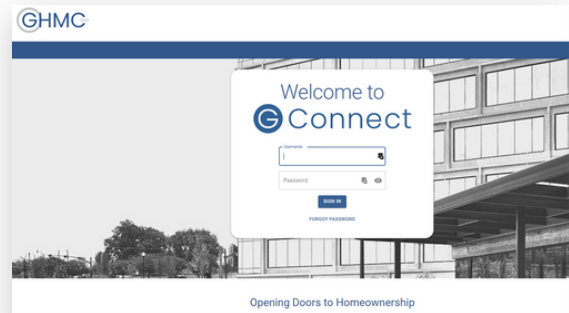
• Login with your credentials.

Note: For login assistance, please contact the Support Department at support@ghmc.com.

STEP 2: Create/Price and Register Loan

Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

• Click on **Price a Loan** button on Home Page.
• If 1003 file is available: Import 1003 by clicking **IMPORT FILE** button or **Drag/Drop File** onto the screen.
  — Fill in applicable fields that did not auto-populate from import.
• If you do **NOT** have a 1003 file, enter loan level data in this screen including the indicated required fields.

Note: Channel Field defaults to your Company's designated channel at product level.

• Select **"LENDER"** or **"BORROWER"** for Compensation Type.
• Click on **PRICE** button.
• Select desired **Rate/Price.**
• To Create/Register loan, select either **"Lock Loan"** or **"Float Loan"** option.
• To add additional contacts to receive notifications about the loan, click on the **+** and enter the email address.
• At bottom of screen, click **LOCK LOAN** or **FLOAT LOAN** button.

Note: Please reference TBD Property File Submissions section for more information on TBDs.

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STEP 3: Lock a Floated Loan, Extend Lock, Re-Lock

Lock a Floated Loan

• To lock a loan previously registered as a float, click on the **FLOAT/LOCK** button at top right of any screen within the loan or from the pipeline screen.

Extend Lock

• To Extend a Lock click on the **EXTEND LOCK** button that is available on every tab within the loan.

• On the pop up screen, change the **Lock Expiration Date** to see the updated Pricing Information.

• Click on **EXTEND LOCK** when complete.

Re-Lock

• Re-Lock requests should be emailed to rates@ghmc.com.

## STEP 4: Upload 1003 Import File to Existing Loan File

Skip this step if loan was created by 1003 Import method in STEP 2.

• Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.

• Click on **Loan #** from My Pipeline screen.

• Click on **Edit 1003** and click on **IMPORT MISMO** button to import.

STEP 5: Request Initial Disclosures

- Click on **LOAN ESTIMATE (LE)** tab in Loan Tracker.
- Click on **USE GHMC RATES** if completing Anti-Steering Details (optional)
- Complete the Loan Estimate screen or upload a Fee Sheet and/or Anti Steering Disclosure.
- To include a Title Quote with LE Request, click on **SELECT LE DOC** button or **Drag/Drop File** to upload.
  - Select **"Title Quote"** from Document Type dropdown.
  - If you do not want to include a Title Quote, you will need to check the **Use title fees from a national provider** box on the next screen.
- When you are ready to request the **Loan Estimate**, click the **Disclosure Actions** button.
  - If a Title Quote was not uploaded, you will need to check the **Use title fees from a national provider** box.
  - Check **Request LE Preview** to preview a copy of the Loan Estimate (optional).
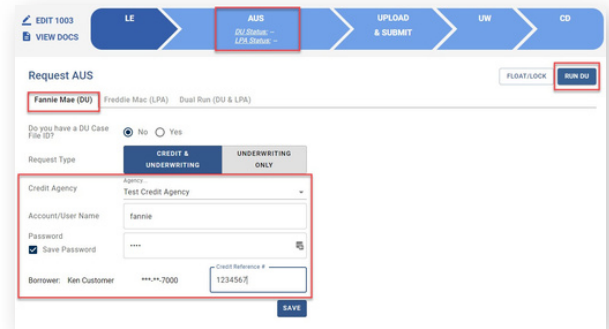- Click on **SUBMIT LE REQUEST** button to submit.
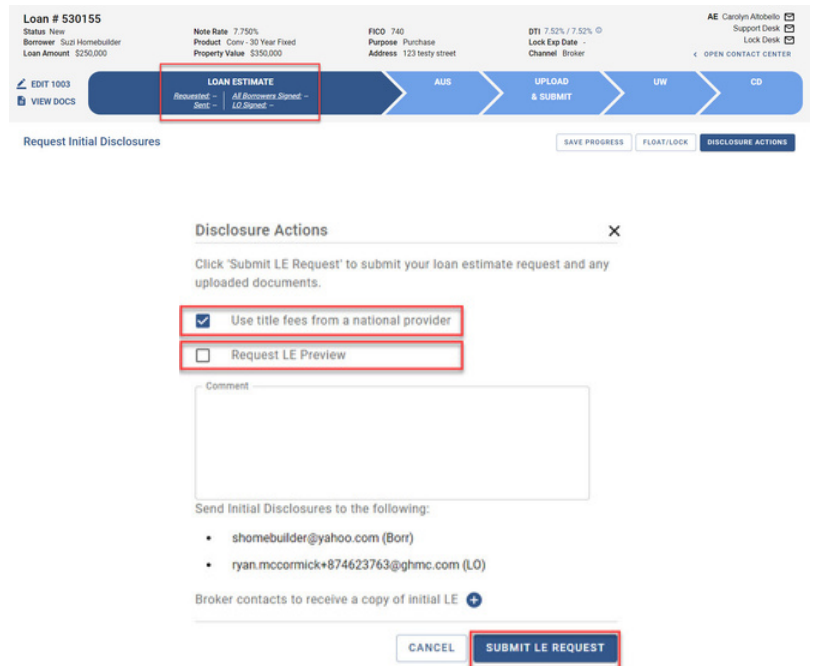
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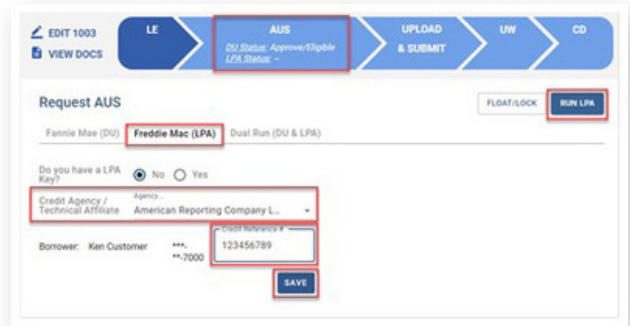
STEP 6: Automated Underwriting

Desktop Underwriting (DU)

• Click on **Fannie Mae (DU)** tab.

— If associating an existing Case File ID:

• Click on **Yes** to **Do you have a Case File ID?**

• Enter the **DU Case File ID.**

• Click on the **Run DU** button to submit.

— If running DU:

• Enter the **Credit Agency, Account/User Name**, and **Password**.

• Enter the **Credit Reference #** for the borrower(s).

• Click on **Save**.

• Click on the **Run DU** button to submit.

Loan Prospector (LPA)

• Click on **Freddie Mac (LPA)** tab.

— If associating an existing LPA Key:

• Click on **Yes** to **Do you have a LPA Key?**

• Enter the **LPA Key.**

• Click on the **Retrieve LPA** button to submit.

— If running LPA:

• Enter the **Credit Agency/Technical Affiliate.**

• Enter the **Credit Reference #** for the borrower(s).

• Click on **Save.**

• Click on the **Run LPA** button to submit.

Dual Run (DU & LPA)

• Click on **Dual Run (DU & LPA)** tab.

Note: To use the Dual Run feature in GConnect, you can import your

DU or LPA findings if you have either, or you can run directly through the site.

— If associating an LPA Key and/or DU Case File ID:

• If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**

• Enter the **DU Case File ID.**

NOTE: You do not need a DU Case File ID to use the Dual Run feature.

• If you have a LPA Key, click on **Yes** to **Do you have a LPA Key?**

• Enter the **LPA Key.**

NOTE: You do not need a LPA Key to use the Dual Run feature.

• Click on Dual Run to submit.

— If not associating an LPA Key and/or DU Case File ID:

• Enter the **Credit Agency.**

• Enter the **Credit Reference #** for the borrower(s).

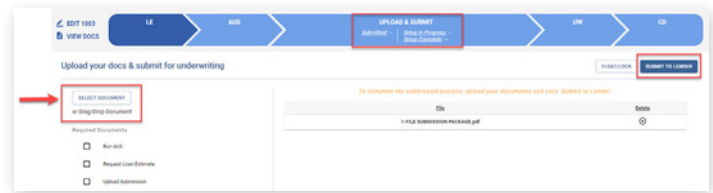• Click on the **Dual Run** button to submit.

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STEP 7: Upload Loan Package – Submit to UW

• Go to **UPLOAD & SUBMIT** tab in Loan Tracker.

• Click on **SELECT DOCUMENT** button or **Drag/Drop File** to upload Loan Submission Package.

• Click on **SUBMIT TO LENDER** button to submit loan.

STEP 8: Underwriting Approval and Uploading Conditions

• To view conditions, go to **UNDERWRITING (UW)** tab in Loan Tracker.

• Outstanding conditions are listed on this screen.

— To review cleared conditions, click the **"Show All"** button.

• Click on **SELECT CONDITION** button or **Drag/Drop File** to upload conditions.

— To associate a condition to a specific document (optional step), select the condition(s) from the drop down.

• Click **SUBMIT CONDITIONS** button to submit.
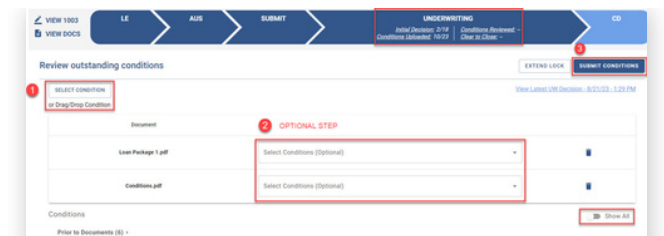
Appraisal Ordering & Submission

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

• Choose your assigned AMC from the **Approved AMC List** posted in the Resource Center.

— To access: Click on Resources > Broker Procedures/Guides > Appraisals > Approved AMC List.

• Set up account directly with AMC to order appraisals.

• Please choose "First Colony Mortgage Corporation" as the Lender.

• AMC will deliver completed appraisal report directly to TPO.

• In G Connect, upload appraisal report into loan record in **UNDERWRITING** tab in Loan Tracker.

— Click **UPLOAD CONDITION** button or **Drag/Drop File** to upload appraisal.

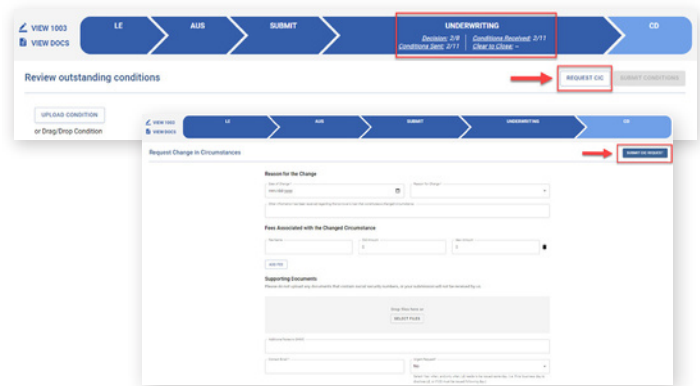— Click **SUBMIT CONDITIONS** button to submit.

Change in Circumstance (CIC) Requests

• CIC Request must be submitted within 3 business days of the change.

• To request a Change in Circumstance, go to **UNDERWRITING (UW)** tab in Loan Tracker.

• Click on **REQUEST CIC** button.

• Complete the Change in Circumstance screen.

• Click on **SUBMIT CIC REQUEST** button to submit.

STEP 9: Submit Closing Disclosure/ Closing Requests

• To request Initial Closing Disclosure, go to **CLOSING DISCLOSURE (CD)** tab in Loan Tracker.

• Confirm information in screen and complete applicable fields.

• Click on **SUBMIT CD REQUEST** button to submit.
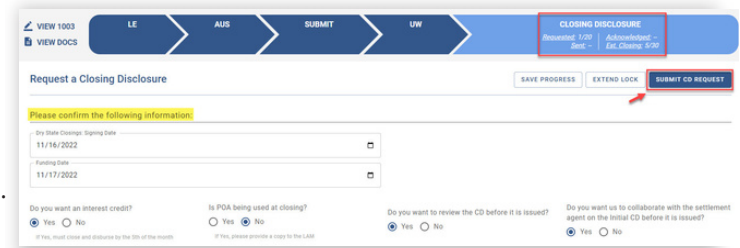
TBD Property File Submissions

• Register loan as **FLOAT** or **LOCK.**

• Skip initial disclosures request.

• Include **"Intent to Proceed – TBD (Voluntary Submission)"** disclosure and printed 1003 with address as TBD and anticipated City, State, and Zip in loan submission package. (Form available in Misc. Disclosures folder in Resource Center).

Note: 1003 must be dated for when borrower first sought TBD approval.

When a sales contract has been executed, the following are required:

• **Sales contract:** Upload as a **Condition** on the Underwriting tab.

• **Edit the Property Address:** Contact the Support desk at support@ghmc.com to change the TBD address to a physical address.

• **Initial disclosures:** Request through GConnect on the Loan Estimate tab within 3 business days of the signed contract.

• **Lock:** If Floated, once the above steps have been completed, click on the lock button from the loan in the Pipeline to lock the loan.
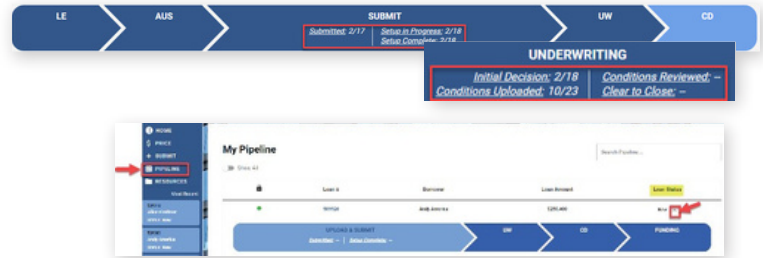
Important Tips

Loan Tracker

• Important dates for loan level events are displayed in the Loan Tracker.

— Two easy ways to access:

#1: Loan Tracker within loan – click on applicable tab to view progress; or

#2: C lick on **PIPELINE** from left side menu, click on arrow in **Loan Status** column to view Loan Tracker.

Lock Status

• Lock Status is available in the pipeline screen.

— Click on the color-coded symbol in the Lock Status column to view Lock and Expiration Dates .

Save Scenarios

• Pricing and prospect borrower scenarios can be saved.

— To create scenario, click on **Price or Lock** button or "+" sign in **My Scenarios** section on Home Page.

• Enter loan level data and click **PRICE** button.

• Select **"Save Scenario"** option, name it, and click **SAVE SCENARIO** button.

— To access saved scenarios, go to the Home Page.

• In **My Scenarios** section, click on **GET PRICING** for applicable scenario.

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GHMC Contacts and Loan Notifications

• Click on **Open Contact Center** to expand the Contact Center.

• To email a GHMC Contact, from the Contact Center, click on **CONTACT US.**

— Click on the contact's name to email.

— GHMC Account Executive is automatically cc'd.

— Type message and click on **SEND.**

Note: A copy of the email will also be sent to the email associated with the user's login for their record.
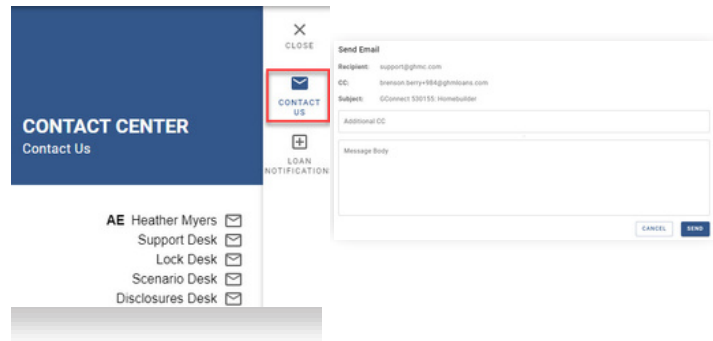
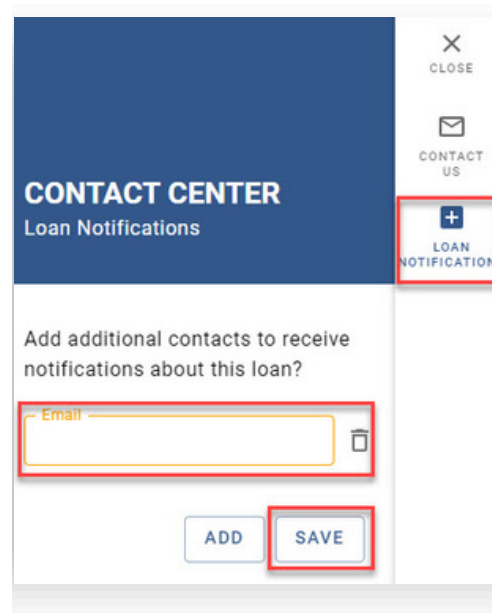• To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS.**

Note: Loan Notifications need to be set up on each loan. This is at the loan level.

— Click on **ADD.**

— Enter **Email** of recipient to receive Loan Level Notifications .

Note: You can add up to 10 recipients. Click ADD to enter multiple email addresses.

— Click **SAVE.**

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Other Helpful Contacts and Information

• **Scenario Questions:** scenarios@ghmc.com
(Please include program type in the subject line)

• **Initial Disclosures Questions:** disclosures@ghmc.com

• **Change in Circumstance (CIC) Questions:** cic@ghmc.com

• **Support Department:** support@ghmc.com

• **Lock Desk:** rates@ghmc.com

• FHA Case Number Ordering:

— FHA Case Numbers can be obtained by sending in a completed FHA Case Number Request Form to fhacasenumbers@ghmc.com. The form can be found in the Resource Center under Forms-> FHA/VA Forms. Please allow 24 hours for processing. The case number will be emailed back to you.

— When the case number is ordered the case details & CAIVRS will be posted in the View Docs "Government" folder entitled as "Case Number Assignment". After the 24-hour validation period, the successful Borrower Validation is also posted in the View Docs "Government" folder.

Note: FHA Case Number transfer and cancellation requests can also be emailed to fhacasenumbers@ghmc.com.

Contact Information

OPERATION CENTER HEADQUARTERS
508 W 800 N
Orem, UT 84057

Phone: 800-467-3032

Support: 877-449-1827

MORTGAGEE CLAUSE INFORMATION

Mortgagee Clause for Homeowners & Flood:
First Colony Mortgage Corporation
ISAOA, ATIMA
508 W 800 N
Orem, UT 84057

Lender ID Numbers:
FHA: 5222209998
VA: 9750740000

Mortgagee Clause for Title:
First Colony Mortgage Corporation
ISAOA, ATIMA
508 W 800 N
Orem, UT 84057

Mortgagee Clause (for Title -FHA only):
First Colony Mortgage Corporation,
Secretary of HUD, ISAOA, ATIMA
508 W 800 N
Orem, UT 84057

Fees:

Broker Admin Fee:	$1,095
Flood:	$14.50
Texas Loans – Doc Prep (Purchase):	$300
Texas Loans – Doc Prep (Cash Out Refi/50A6):	$225
Texas Loans – Doc Prep (No Cash Out Refi):	$150

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