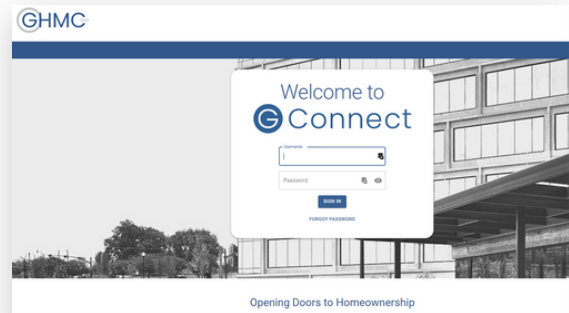


STEP 1: Login

- 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.

Rate (%)	Discount	Monthly (P&I)
7.375	1.115% (\$2,782)	\$1,728
7.500	0.791% (\$1,827)	\$1,748
7.625	0.467% (\$1,817)	\$1,769
7.750	0.057% (\$1,812)	\$1,791
7.875	-0.316% (\$1,812)	\$1,812
8.000	-0.638% (\$1,812)	\$1,834
8.125	-0.919% (\$1,812)	\$1,856
8.250	-1.115% (\$1,812)	\$1,878
8.375	-1.430% (\$1,812)	\$1,900
8.500	-1.744% (\$1,812)	\$1,922



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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.

Loan # 530165

Status: New
Borrower: Suzie Homebuilder
Loan Amount: \$250,000

Note Rate: 7.625%
Product: Conv - 30 Year Fixed
Property Value: \$350,000

FICO: 740
Purpose: Purchase
Address: 132 testy street

DTI: - / -
Lock Exp Date: -
Channel: Broker

AE: Carolyn Altobello
Support Desk
Lock Desk
OPEN CONTACT CENTER

EDIT 1003
VIEW DOCS

LOAN ESTIMATE
Requested: - Sent: - All Borrowers Signed: - LO Signed: -

AUS
UPLOAD & SUBMIT
UW
CD

Request Initial Disclosures

SAVE PROGRESS
FLOAT/LOCK
DISCLOSURE ACTIONS

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.

Loan # 530163

Status: New
Borrower: Suzie Homebuilder
Loan Amount: \$250,000

Note Rate: 7.875%
Product: Conv - 30 Year Fixed
Property Value: \$350,000

FICO: 700
Purpose: Purchase
Address: 123 test street

DTI: - / -
Lock Exp Date: 11/30
Channel: Broker

AE: Carolyn Altobello
Support Desk
Lock Desk
OPEN CONTACT CENTER

EDIT 1003
VIEW DOCS

LOAN ESTIMATE
Requested: - Sent: - All Borrowers Signed: - LO Signed: -

AUS
UPLOAD & SUBMIT
UW
CD

Request Initial Disclosures

SAVE PROGRESS
EXTEND LOCK
DISCLOSURE ACTIONS

Request a Lock Extension

Lock Expiration: 12/07/2023

Please select a new Lock Expiration date using the calendar icon.
A maximum of 2 extensions totaling 30 days is permitted.

Extend by 7 days.

Pricing Information

Base Price	102.091
Originator Compensation Price Adj	-1.000
State Incentives, AR, GA, MT, TN, UT, WA (NA Jumbo/CES) (75169155)	0.050
Tier Adj Loan Amount: \$200,001-\$350,000 (74969360)	0.050
Purchase, Amort >15 Years, FICO 700-719, LTV 70.01-75% (75169536)	-0.875
Final Price	100.316
Lock Extension - 7 days	-0.175
Adjusted Final Price	100.141

CANCEL
EXTEND LOCK

Re-Lock

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



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STEP 4: Upload 1003 Import File to Existing Loan File

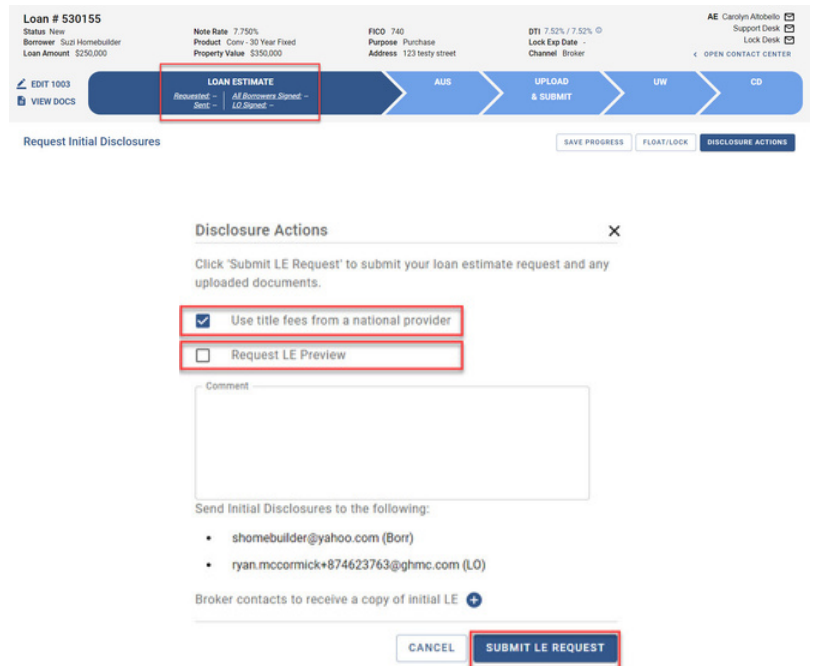
Skip this step if loan was created by 1003 Import method in STEP 2.

- 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.



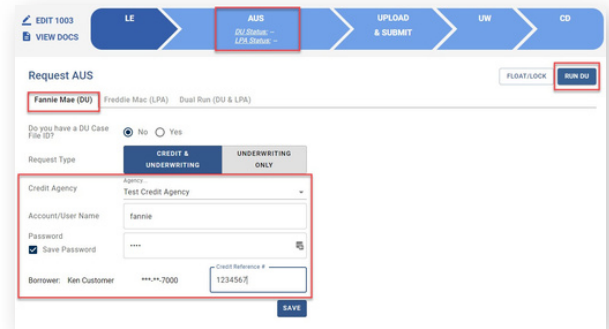
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STEP 6: Automated Underwriting

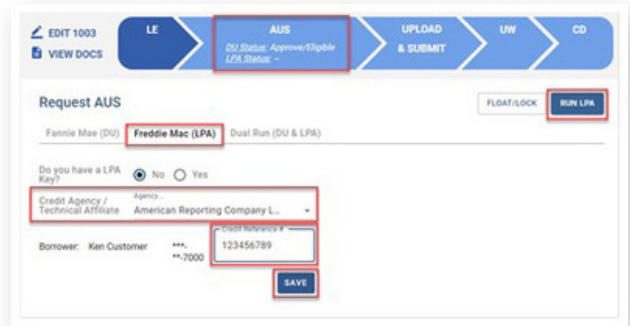
Desktop Underwriting (DU)

- 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.

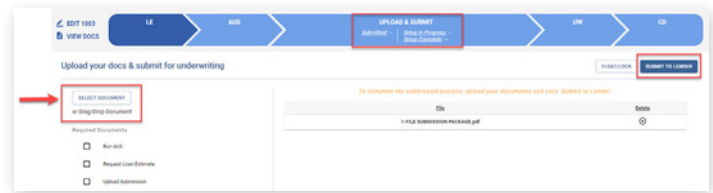




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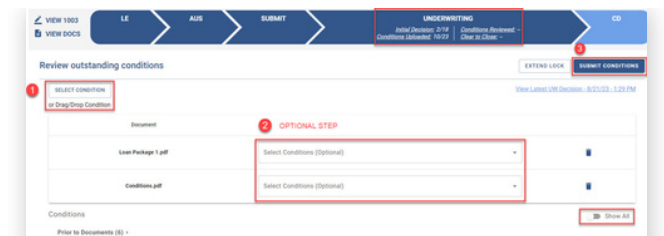
STEP 7: Upload Loan Package – Submit to UW

- 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.

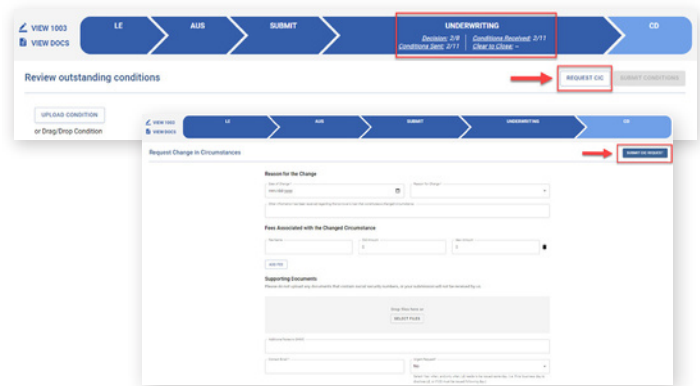


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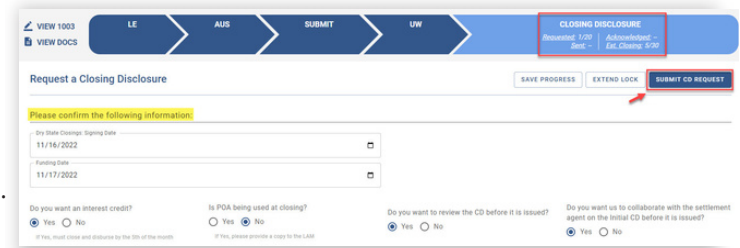
Change in Circumstance (CIC) Requests

- 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.



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Important Tips

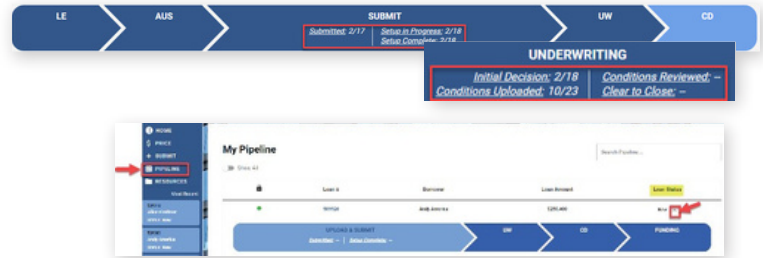
Loan Tracker

• 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: Click 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.

My Pipeline

Search Pipeline...

Lock Status	Loan #
🔒	530113
🟢	529692

Loan Lock Status

Locked
10.26.2023

Expiring
11.27.2023

Lock Status Key

- LOCK** (blue box): Float, Not Locked
- 🟢** (green checkmark): Lock Expiring in > 7 days
- ⚠️** (yellow triangle): Lock Expiring in 4 - 7 days
- ❗** (red exclamation mark): Lock Expiring in 1 - 3 days
- ⓧ** (grey X): Lock Expired

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.

Rate	APR	Points	Scenario
7.625	-0.093%	\$222	\$1,769
7.750	-0.443%	\$1,157	\$1,791
7.875	-0.816%	\$2,040	\$1,812
8.000	-1.128%	\$2,820	\$1,834
8.125	-1.419%	\$3,547	\$1,856
8.250	-1.615%	\$4,037	\$1,878

4. Lock, Float or Save Scenario?

☐ Lock Loan ☐ Float Loan ☒ Save Scenario

To save your pricing scenario, give it a name:

Scenario Name:

SAVE SCENARIO

Price a Loan

My Pipeline

What's New

My Scenarios

Scenario	Last Run	Details
Jim Randoz	October 25, 2023	\$300,000 at 8.25% Conventional
Test Loan	August 7, 2023	\$225,000 at 7.75% Conventional
80% Scenario	November 15, 2023	\$200,000 at 8.00% Conventional
Junior	May 24, 2022	\$750,000 at 6.75% Jumbo



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GHMC Contacts and Loan Notifications

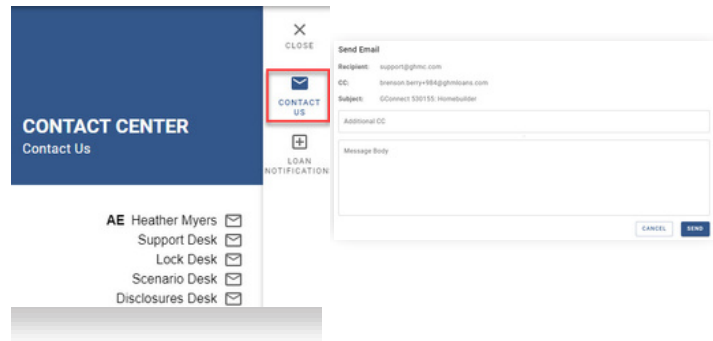
- Click on **Open Contact Center** to expand the Contact Center.

Loan # 530155				AE Carolyn Altobello
Status New	Note Rate 7.750%	FICO 740	DTI 67.22% / 67.22%	Support Desk
Borrower Suzi Homebuilder	Product Conv - 30 Year Fixed	Purpose Purchase	Lock Exp Date -	Lock Desk
Loan Amount \$250,000	Property Value \$350,000	Address 123 testy street	Channel Broker	< OPEN 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.



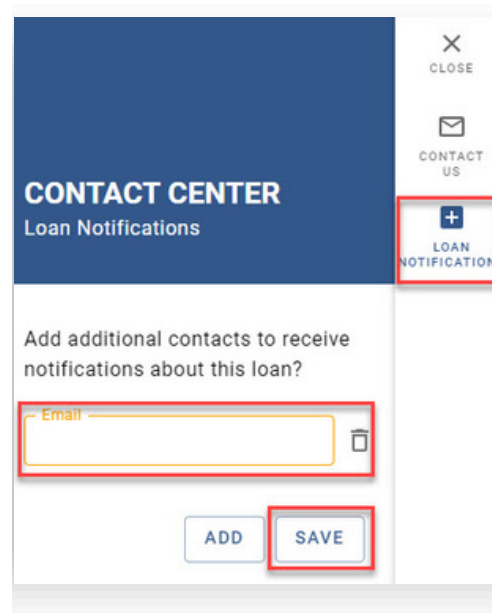
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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 fhasennumbers@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 fhasennumbers@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

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

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



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