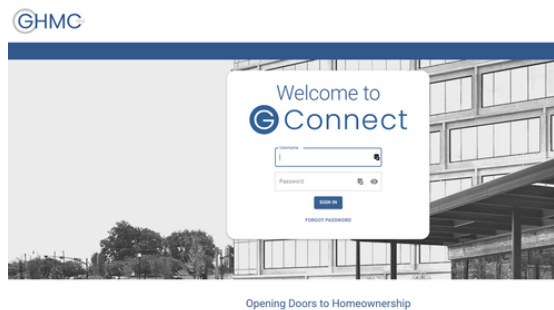


STEP 1: Login

- 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.

- 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.

Price a Loan

Acting as: Deanna Test, Bean TPO Test Company

1. Price a Scenario

2. Pick a product

3. Choose Rate & Price

4. Lock, Float or Save Scenario

5. Lock Loan



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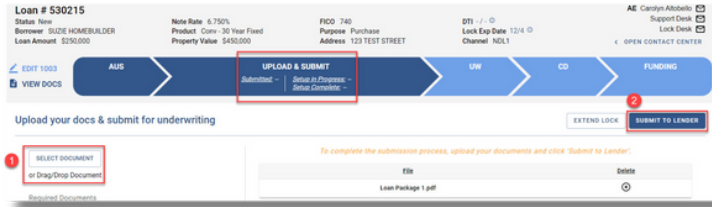
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STEP 3: Lock a Floated Loan, Extend Lock, Re-Lock

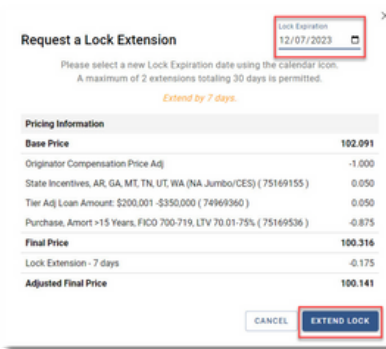
Lock a Floated Loan

- 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.



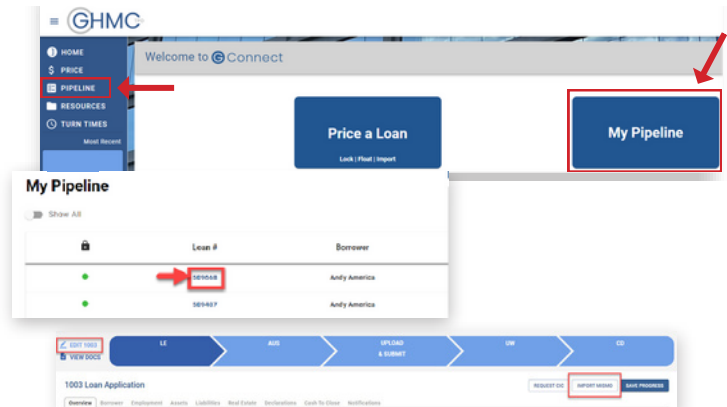
Re - Lock

- 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.



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STEP 5: 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.
 - 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: 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 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.

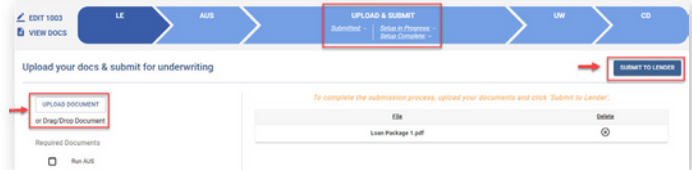


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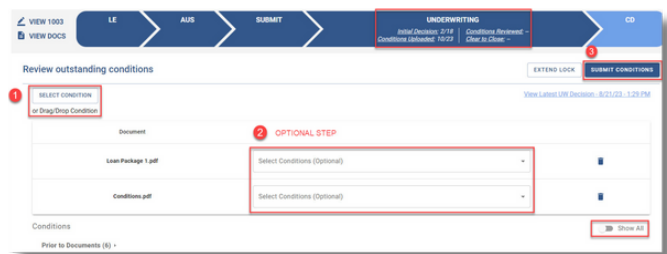
STEP 6: Upload Loan Package – Submit to UW

- 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 7: 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.



STEP 8: 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.




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STEP 9: Funding Loan

GHMC prepares the closing documents.

After the loan has closed:

- Go to **FUNDING** tab in Loan Tracker.
- Click on **SELECT CONDITION** button or **Drag/Drop File** to upload Closed Loan Package.
- Click **SUBMIT CONDITIONS** button to submit.
- Prior to Funding (PTF) conditions will be displayed in Funding screen.

- Click on **SELECT CONDITION** button or **Drag/Drop File**.
- To associate a condition to a specific document (optional step), select the condition(s) from the dropdown.
- Click **SUBMIT CONDITIONS** button to submit PTF conditions.



TBD Property File Submissions

- Register loan as **FLOAT** or **LOCK**.
- 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.
- **Initial Disclosures:** Upload as a **Condition** on the Underwriting tab.

Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

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



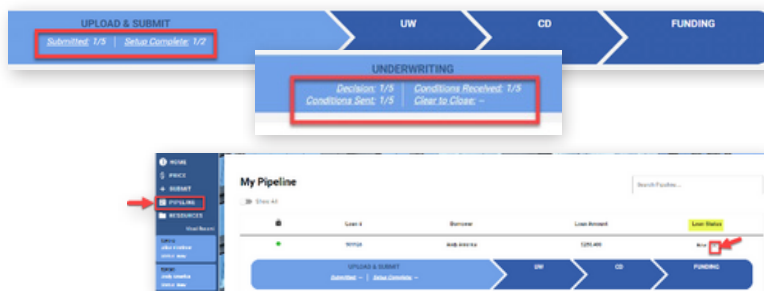
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Important Tips

Loan Tracker

- Important dates for loan level events are displayed in the Loan Tracker.
 - Two easy ways to access:
 - Loan Tracker within loan – click on applicable tab to view progress; or
 - 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 circle in the Lock Status column to view Lock and Expiration Dates.
 - 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.

Loan # Status New Borrower Ken Customer Loan Amount \$300,000	Note Rate 4.000% Product Conv 30 Property Value \$340,000	FICO 777 Purpose Purchase Address	DTI 11.86% / 15.19% Lock Exp Date 4/11 Channel Broker	AE Travis Pinson Support Desk Lock Desk 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.

CONTACT CENTER
Contact Us

AE Travis Pinson ☒
 Support Desk ☒
 Lock Desk ☒
 Scenario Desk ☒

[CONTACT US](#)

Send Email

Recipient: travis.pinson@ghmc.com
 Subject: GConnect 19057329: Customer

Additional CC:

Message Body

[SEND](#)

- 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**.

CONTACT CENTER
Loan Notifications

Add additional contacts to receive notifications about this loan?

Email

[ADD](#) [SAVE](#)

[LOAN NOTIFICATIONS](#)



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Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@ghmc.com (Please include program type in the subject line)
- **NDL1 Correspondent Questions:** NDL1prepurchase@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 CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS

Lender ID Numbers:
FHA: 5222209998
VA: 9750740000

Fees:
NDL1 Corr Admin Fee: \$995
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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