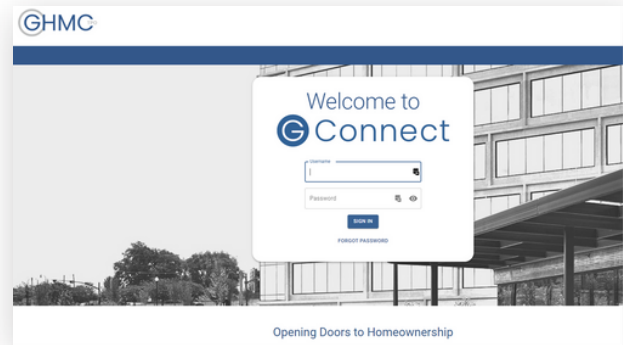


STEP 1: Login

- 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

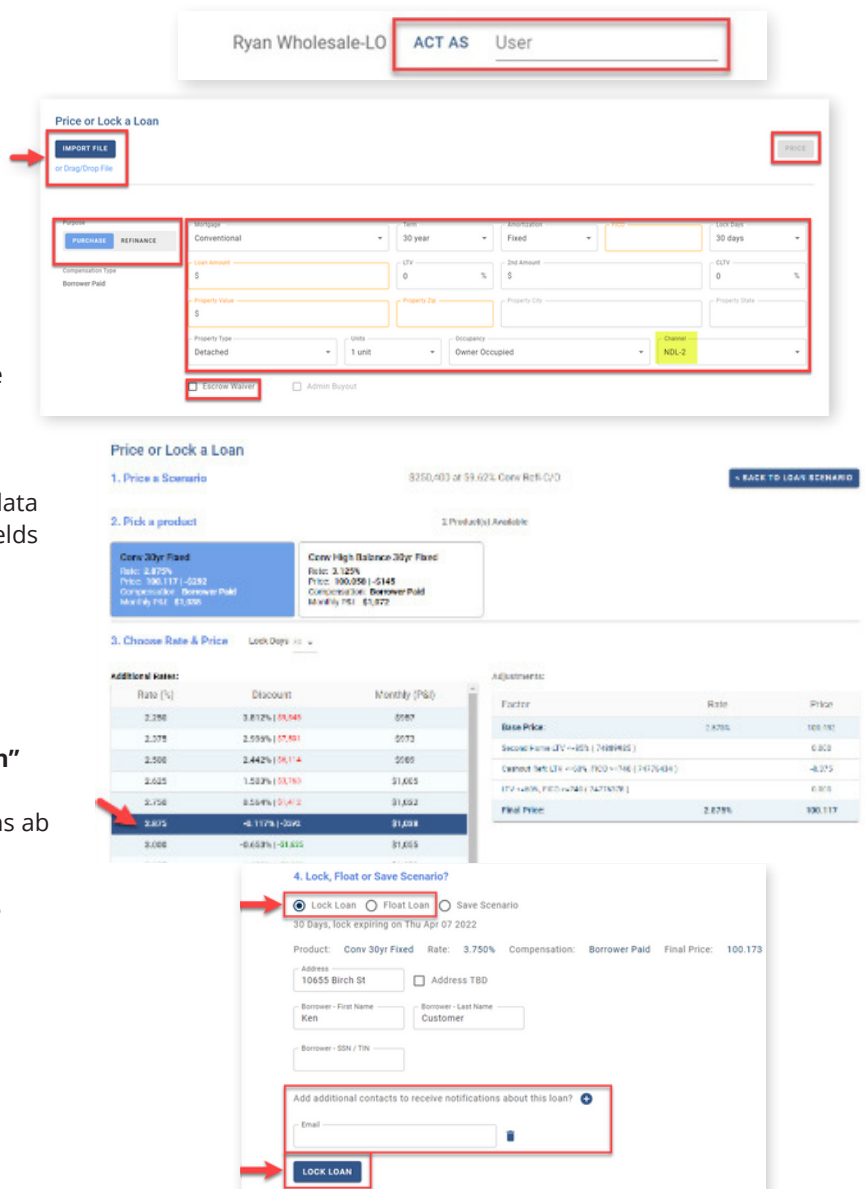
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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 or Lock a Loan

1. Price a Scenario 8250,403 of 59,62% Conv Ref: C/O

2. Pick a product 2 Product(s) Available

3. Choose Rate & Price Lock Days: 30

Additional Values:

Rate (%)	Discount	Monthly (P&G)
3.380	3.812% (59,64)	5087
3.375	2.553% (47,91)	5073
3.500	2.442% (56,14)	5065
3.625	1.593% (53,76)	51,655
3.750	0.554% (3,042)	51,652
3.875	-6.117% (-2,045)	51,658
3.000	-6.653% (-21,655)	51,655

Adjustments:

Factor	Rate	Price
Base Price	3.875%	100,117
Second Home LTV (+0.5%) (2488495)		0,803
Contract Settle LTV (+0.5%) (102) (+146) (3472643)		-8,375
LTV (+0.5%) (102) (+146) (3472643)		0,818
Final Price	3.875%	100,117

4. Lock, Float or Save Scenario?

☒ Lock Loan ☐ Float Loan ☐ Save Scenario

30 Days, lock expiring on Thu Apr 07 2022

Product: Conv 30yr Fixed Rate: 3.750% Compensation: Borrower Paid Final Price: 100,173

Address: 10055 Birch St ☐ Address TBD

Borrower - First Name: Ken Borrower - Last Name: Customer

Borrower - SSN / TIN:

Add additional contacts to receive notifications about this loan? +

Email:

LOCK LOAN

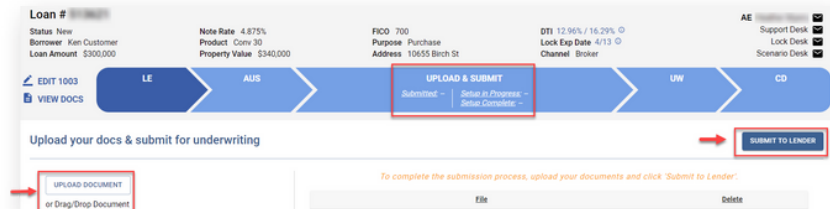


508 W 800 N | Orem, UT 84057
800.467.3032 | ghmc.com | [f](#) [in](#) [e](#)

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

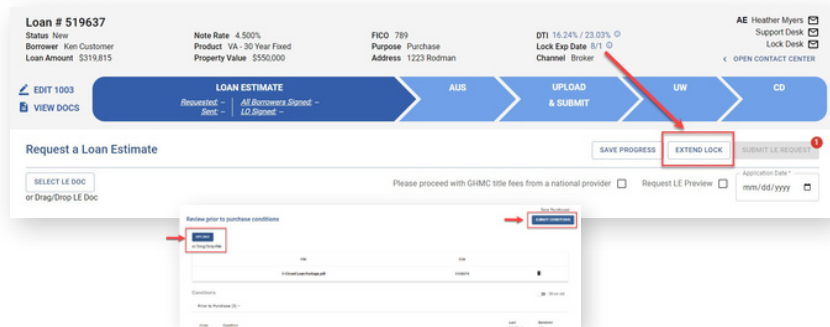
Lock a Floated Loan

- 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.



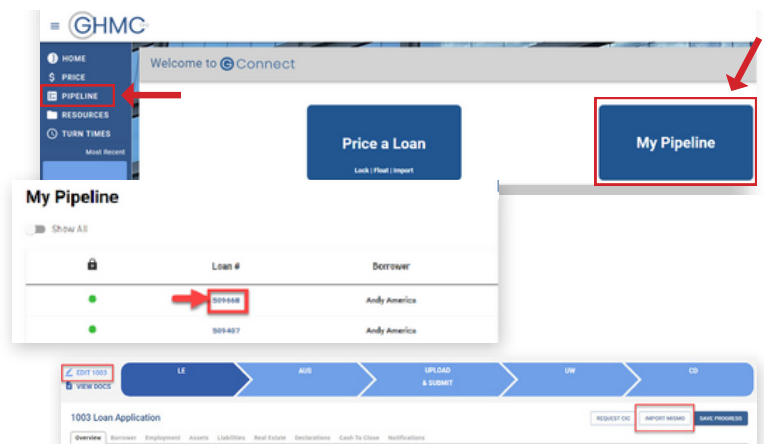
Re - Lock

- 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.



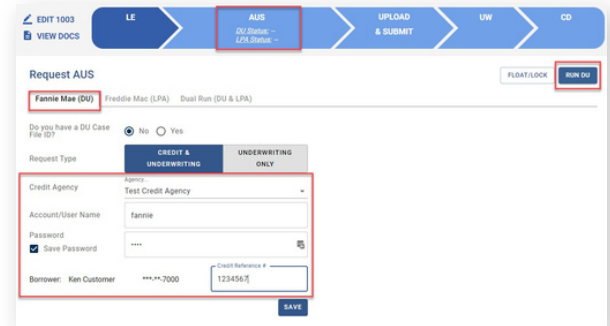
508 W 800 N | Orem, UT 84057
800.467.3032 | ghmc.com | [f](#) [in](#) [v](#)

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.

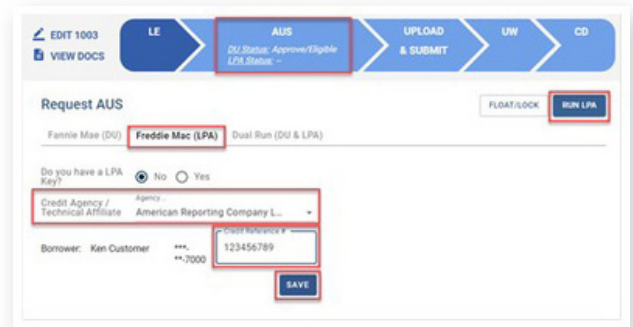
Desktop Underwriting (DU)

- 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.





508 W 800 N | Orem, UT 84057
800.467.3032 | ghmc.com | [f](#) [in](#) [v](#)



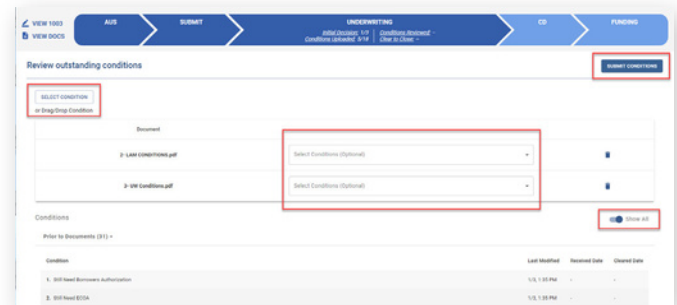
STEP 6: Upload Loan Package – Submit to UW

- 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.

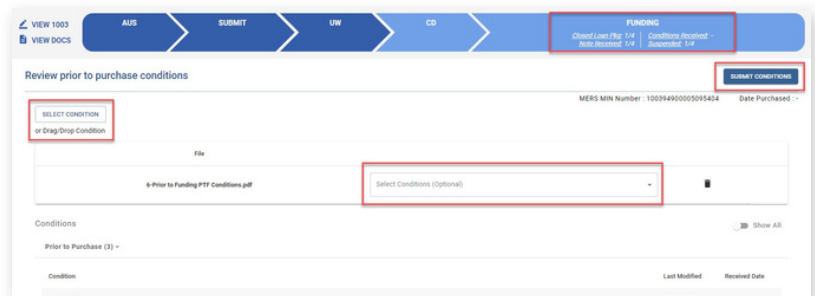


STEP 8: Funding Loan

NDL2/NDL3 Correspondent prepares the closing documents after GHMC issues the Clear to Close/Final Approval.

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.
- Note:** Use stacking order per **“NDL2/NLD3 Loan Delivery Transmittal”** form.
- 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.



508 W 800 N | Orem, UT 84057
800.467.3032 | ghmc.com | [f](#) [in](#) [v](#)



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.

Important Tips

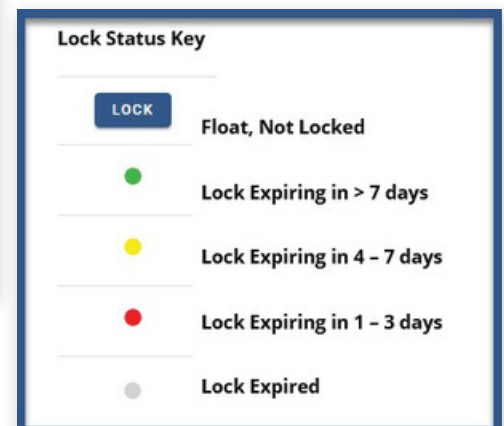
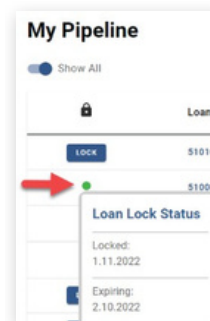
Loan Tracker

- 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 circle in the Lock
 - Status column to view Lock and Expiration Dates.

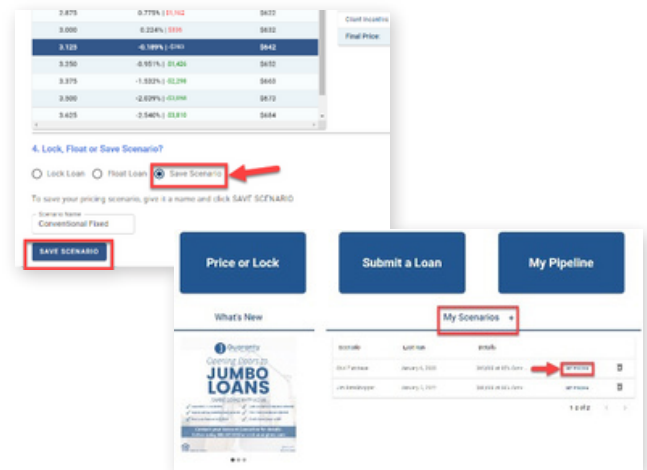


508 W 800 N | Orem, UT 84057
800.467.3032 | ghmc.com | [f](#) [in](#) [v](#)



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.



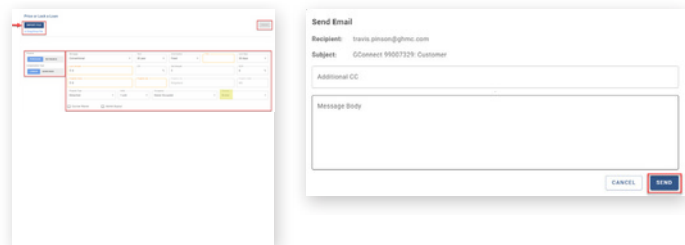
GHMC Contacts and Loan Notifications

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

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



508 W 800 N | Orem, UT 84057
800.467.3032 | ghmc.com |   

Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@ghmc.com

(Please include program type in the subject line)

- **NDL2/NDL3 Correspondent Questions:** correspondenthelp@ghmc.com

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

- **Lock Desk:** rates@ghmc.com

- **FHA Case Number Ordering:**

— F HA 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:

NDL2 Corr Admin Fee: \$795

NDL3 Corr Admin Fee: \$795

Flood: \$14.50



508 W 800 N | Orem, UT 84057

800.467.3032 | ghmc.com | [f](#) [in](#) [v](#)