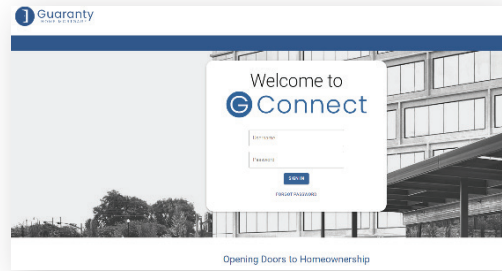


STEP 1: Login

- 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

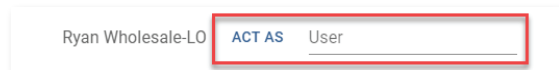
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

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

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



Rate (%)	Discount	Monthly (P&I)
3.125	2.537% \$9,392	\$1,072
3.250	1.928% \$4,427	\$1,089
3.375	1.346% \$3,379	\$1,107
3.500	0.846% \$2,118	\$1,124
3.625	0.405% \$1,014	\$1,141
3.750	-0.168% -\$50	\$1,159
3.875	-0.716% -\$1,792	\$1,177
4.000	-1.329% -\$3,827	\$1,195
4.125	-1.975% -\$6,943	\$1,213
4.250	-2.665% -\$10,170	\$1,231

Factor	Rate	Price
Base Price:	3.750%	102.318
LTV <= 60%, PICO <= 740 (74776378)		0.000
Tier Adj Loan Amount: \$20001 - \$350000 (74969365)		0.050
State Incentives CA GA MI MD UT VA (In Jumbo or CEE) (74969358)		0.050
Second Home & LTV <= 60% (74969334)		-1.125
Cashout Ref: LTV <= 60%, PICO <= 740 (74776454)		-0.375
Client Incentive		0.250
Final Price:	3.750%	101.168
Compensation:		-1.000
Final Price after Comp:	3.750%	100.168



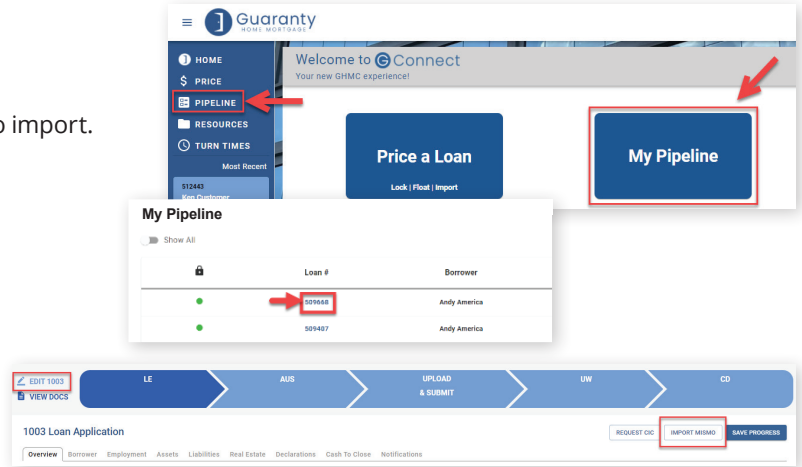
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STEP 3: Upload 1003 Import File to Existing Loan File

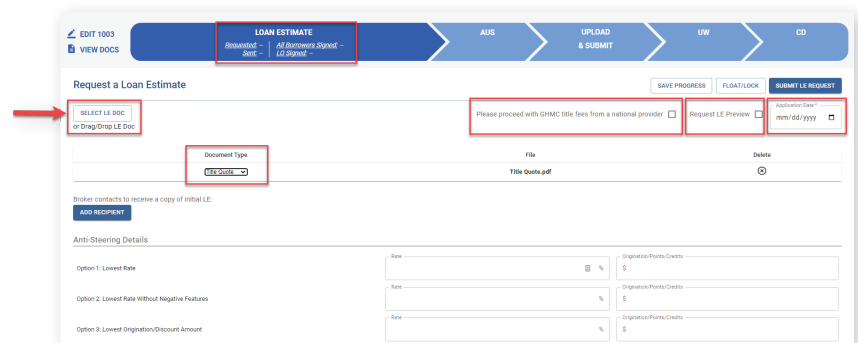
Skip this step if loan was created by 1003 Import method in STEP 2.

- 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 4: Request Initial Disclosures

- Click on **LOAN ESTIMATE (LE)** tab in Loan Tracker.
- 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 **Please proceed with GHMC title fees from a national provider** box.
- Check **Request LE Preview** to preview copy of the Loan Estimate (*optional*).
- Enter the **Application Date**.
- Click on **SUBMIT LE REQUEST** button to submit.



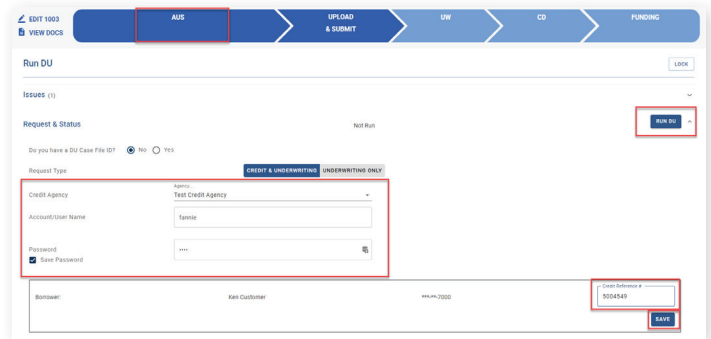
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STEP 5: Automated Underwriting

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.

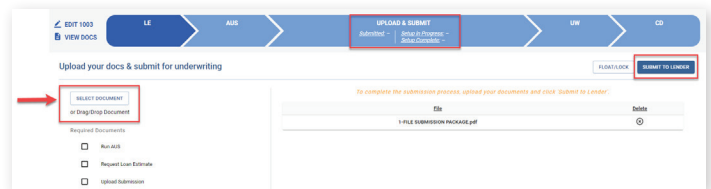
- Click on **AUS** tab in Loan Tracker.
 - If associating an existing Case File ID:
 - Click on **Yes** to **Do you have a Case File ID?**
 - Enter the **DU Case File ID**.
 - Click on the **Run DU** button to submit.
 - If running DU:
 - Enter the **Credit Agency, Account/User Name, and Password**.
 - Enter the **Credit Reference #** for the borrower(s).
 - Click on **Save**.
 - Click on the **Run DU** button to submit.



Note: For LPA submissions, include the LPA findings that have been assigned to Guaranty Home Mortgage with the loan package, or contact the Support Department at support@ghmc.com to assist with running LPA.

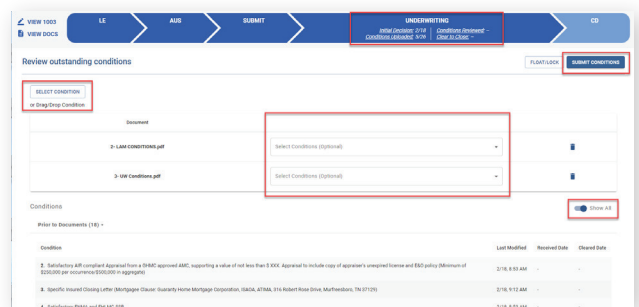
STEP 6: Upload Loan Package – Submit to UW

- 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.




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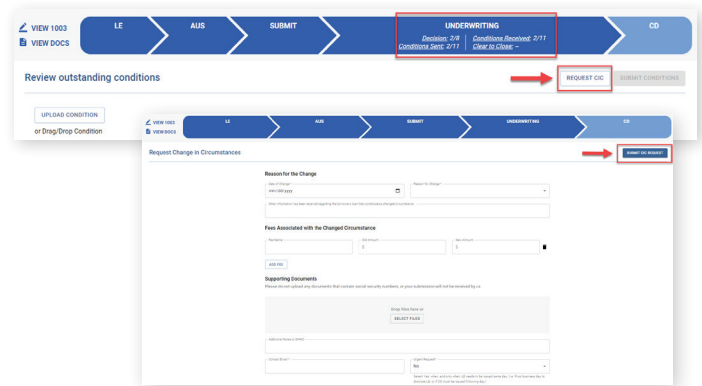
Appraisal Ordering & Submission

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

- Select an AMC from the **Approved AMC List** posted in the Resource Center.
 - To access: Click on Resources > Broker Procedures/Guides > Appraisals > Approved AMC List.
- Set up account directly with AMC to order appraisals.
- 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.

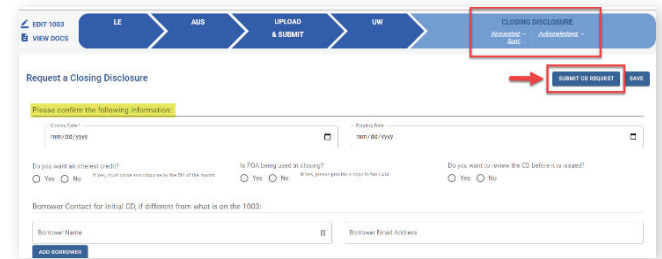
Change in Circumstance (CIC) Requests

- 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 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.
- Click on **SUBMIT CD REQUEST** button to submit.



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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.

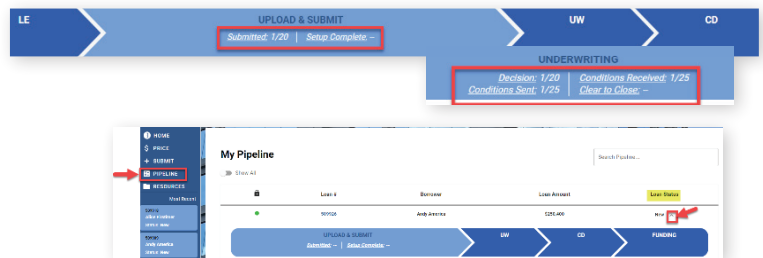
When a sales contract has been executed, the following are required:

- **Sales contract:** Upload as a **Condition** on the Underwriting tab.
- **Initial disclosures:** Request through the website <https://ghmc.com/le/> within 3 business days of the signed contract.
- **Edit the Property Address:** Contact the Lock desk at rates@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

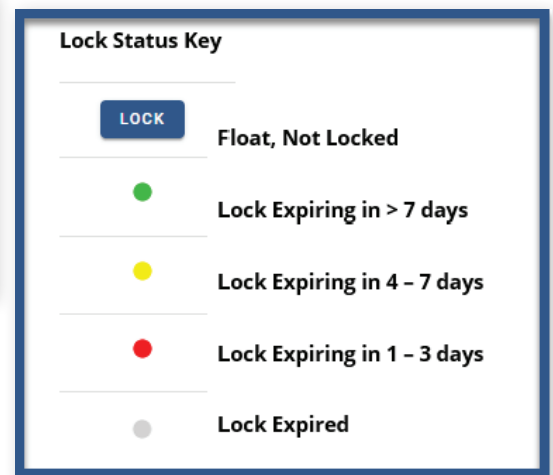
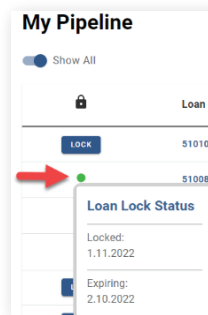
Loan Tracker

- 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

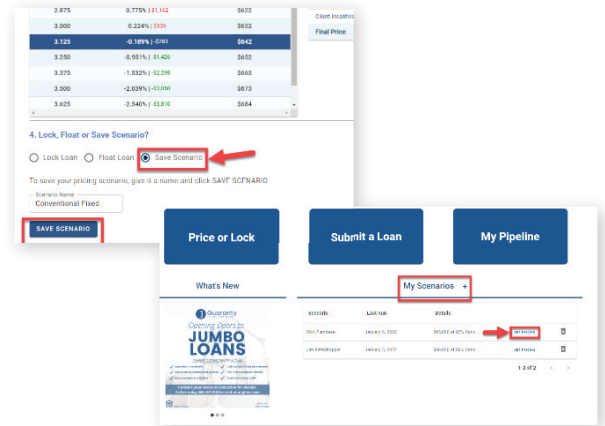
- Lock Status is available in the pipeline screen.
 - Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.



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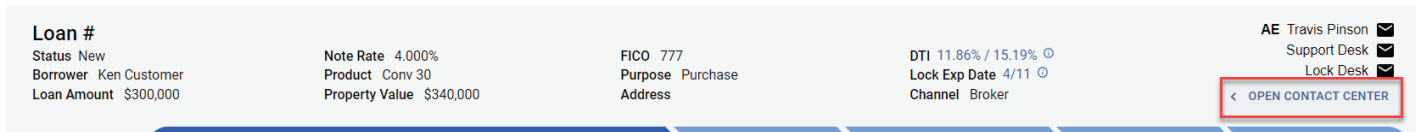
Save Scenarios

- 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.



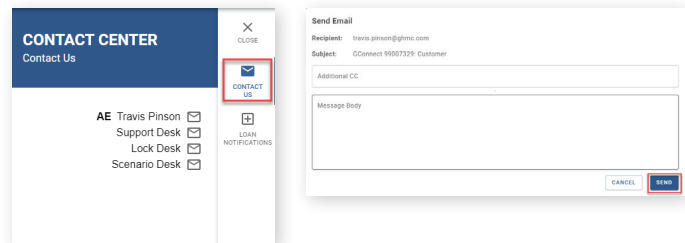
GHMC Contacts and Loan Notifications

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



- 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.



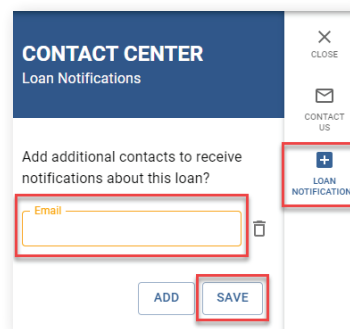
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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

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:	\$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):

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



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