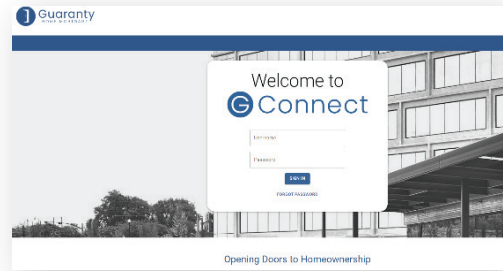


STEP 1: Login

- Go to <https://gconnect.ghmc.com>.
- Login with your credentials.

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



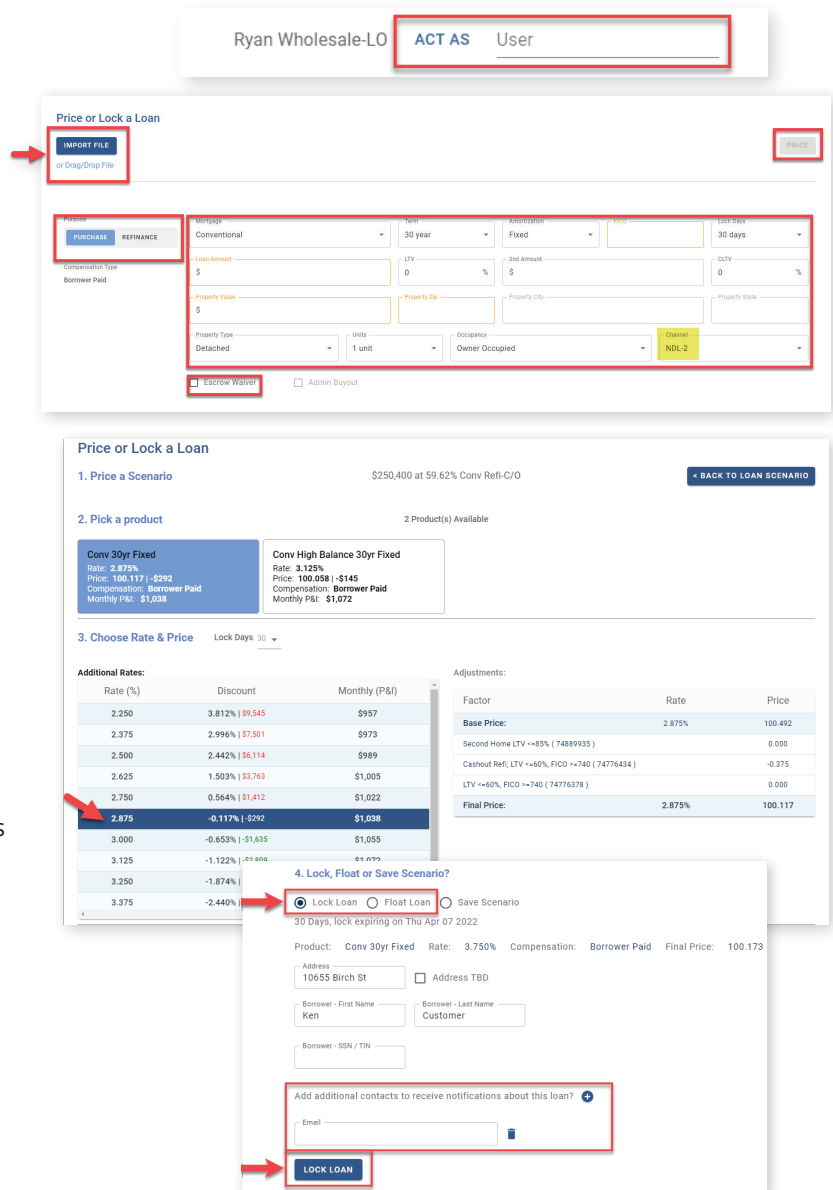
STEP 2: Create/Price and Register Loan

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: 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.



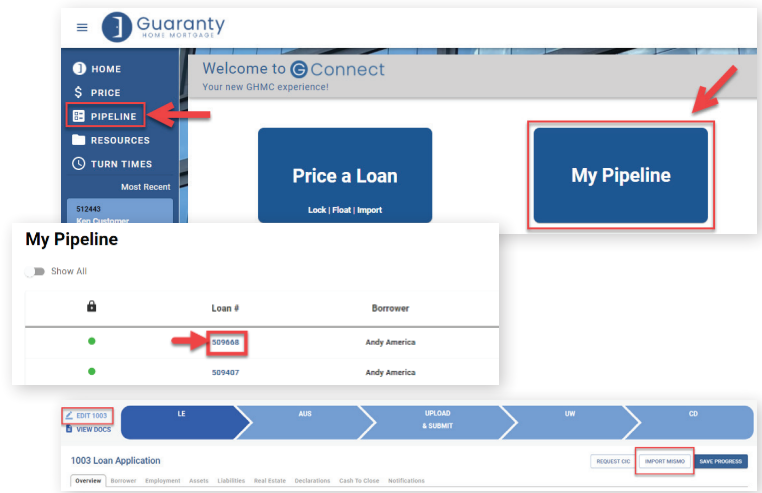
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STEP 3: Upload 1003 Import File to Existing Loan File

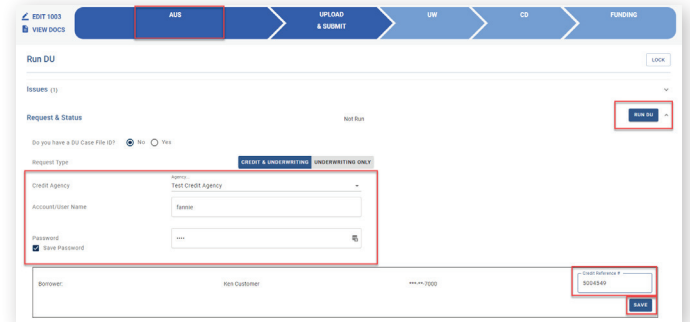
Skip this step if loan was created by 1003 Import method in STEP 2.

- 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: Automated Underwriting

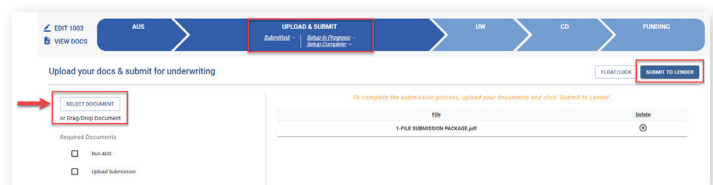
- Click on **AUS** tab in Loan Tracker.
 - If associating an existing Case File ID:
 - Click on **Yes** to **Do you have a Case File ID?**
 - Enter the **DU Case File ID**.
 - Click on the **Run DU** button to submit.
 - If running DU:
 - Enter the **Credit Agency, Account/User Name, and Password**.
 - 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 5: 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.

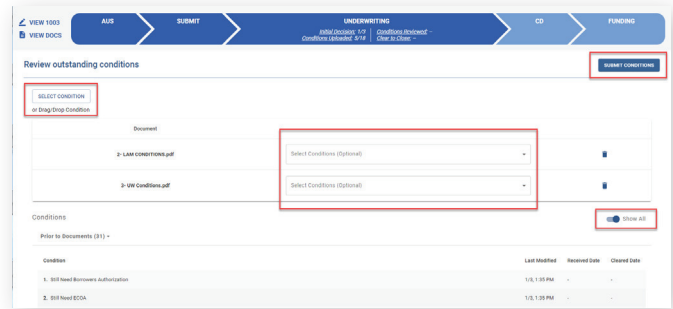


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STEP 6: Underwriting Approval and Uploading Conditions

- 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.

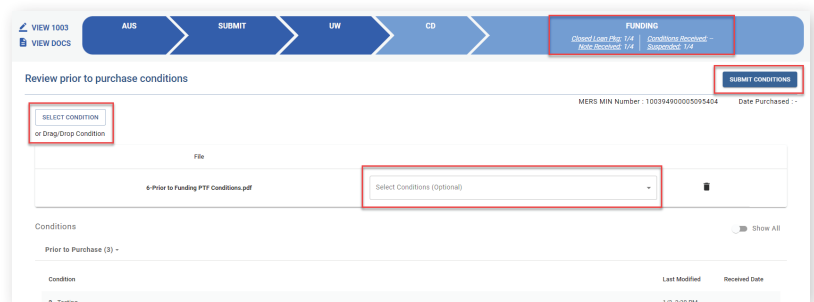


STEP 7: Funding Loan

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 drop down.
- Click **SUBMIT CONDITIONS** button to submit PTF conditions.



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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.

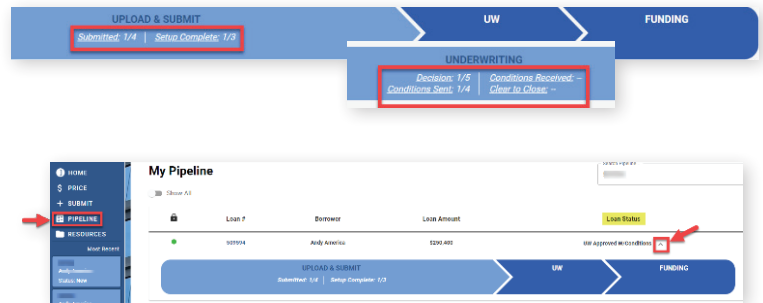
Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

- **Edit the Property Address:** Contact the 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

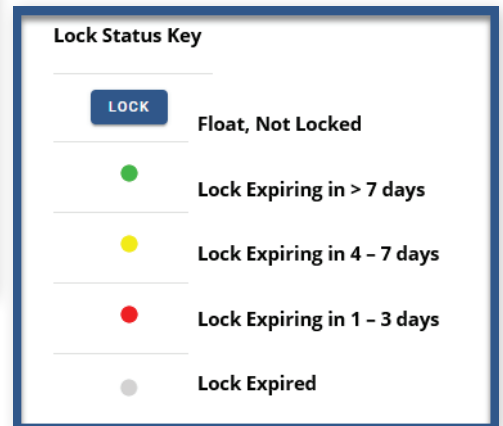
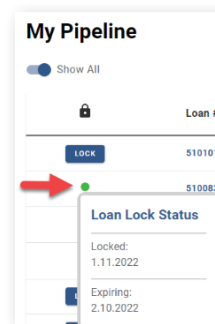
Loan Tracker

- 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.
 - Status column to view Lock and Expiration Dates.

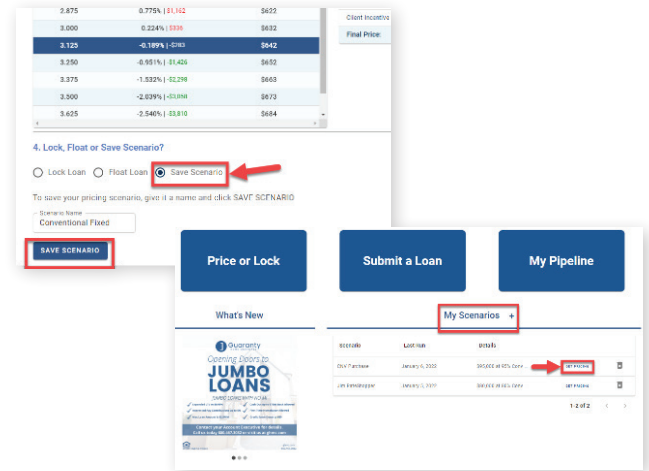


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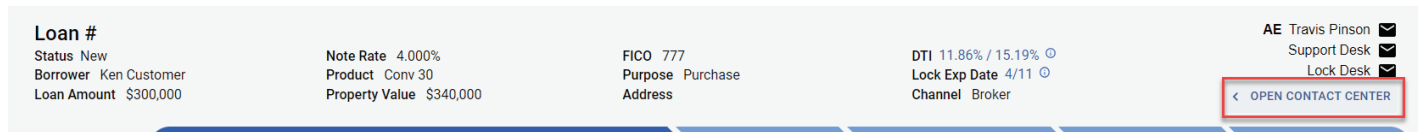
Save Scenarios

- 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.



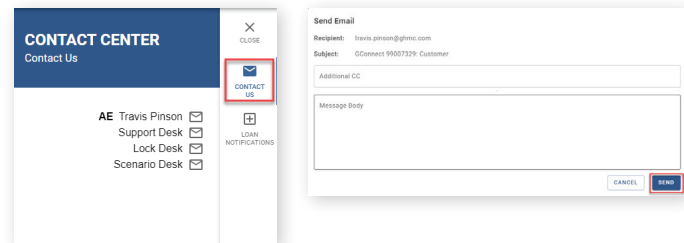
GHMC Contacts and Loan Notifications

- 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.



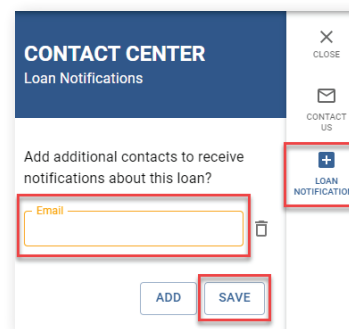
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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)
- **NDL2/NDL3 Correspondent Questions:** correspondenthelp@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 CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS

Lender ID Numbers:

FHA: 4954009991
VA: 8752130000

Fees:

NDL2 Corr Admin Fee: \$795
NDL3 Corr Admin Fee: \$795
Flood: \$14.50



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