

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.

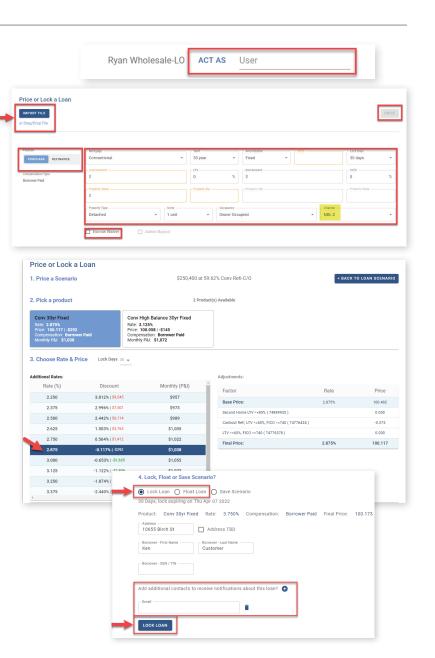
- Click on **Price a Loan** button on Home Page.
- If 1003 file is available: Import 1003 by clicking IMPORT FILE button or Drag/Drop File onto the screen.
 - Fill in applicable fields that did not autopopulate from import.
- If you do **NOT** have a 1003 file, enter loan level data in this screen including 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.

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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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Required Documents		1-FILE SUBMISSION PACK	MOE per				۲
Run AUS Upload Submission							



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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.

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view outstanding conditions		SUBMIT CONDITION
SELECT CONDITION Drag Drog Condition		
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2- LAM CONDITIONS.pdf	Select Conditions (Optional)	
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1. Still Need Borrowers Authorization		1/2,135 PM · · ·

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

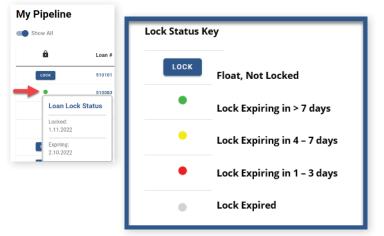
Loan Tracker

- 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.





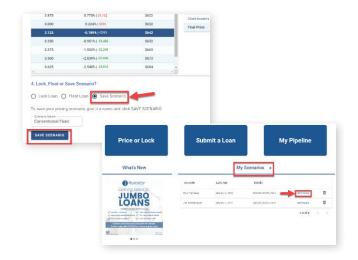
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Save Scenarios

- 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.

Loan #							
Status Ne	w						
Borrower	Ken	Custome					
Loan Amo	unt	\$300.000					

Note Rate 4.000% Product Conv 30 Property Value \$340,000 FICO 777 Purpose Purchase DTI 11.86% / 15.19% Lock Exp Date 4/11 Channel Broker AE Travis Pinson Support Desk Support Desk Cock Desk Cock Desk Contact Center

SEND

- 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.

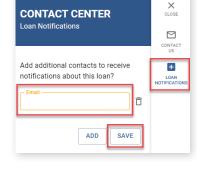
- CONTACT CENTER Contact Us AE Travis Pinson C Support Desk C Contact Us Contact Us AE Travis Pinson C Support Desk C Contact Name Contact C Contact Name Contact
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS.**

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: <u>scenarios@ghmc.com</u> (Please include program type in the subject line)
- NDL2/NDL3 Correspondent Questions: correspondenthelp@ghmc.com
- Support Department: <u>support@ghmc.com</u>
- Lock Desk: <u>rates@ghmc.com</u>
- FHA Case Number Ordering:
 - FHA Case Numbers can be obtained by sending in a completed FHA Case Number Request Form to <u>fhacasenumbers@ghmc.com</u>. 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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