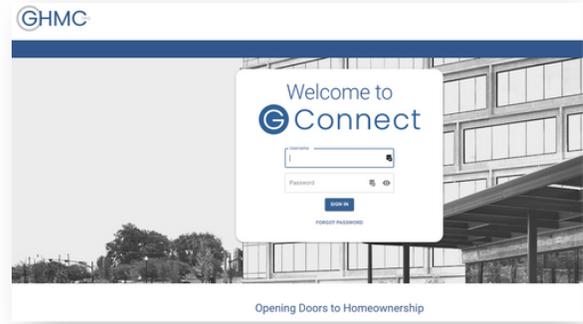


STEP 1: Login

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

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



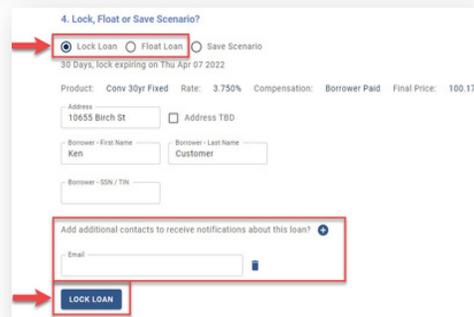
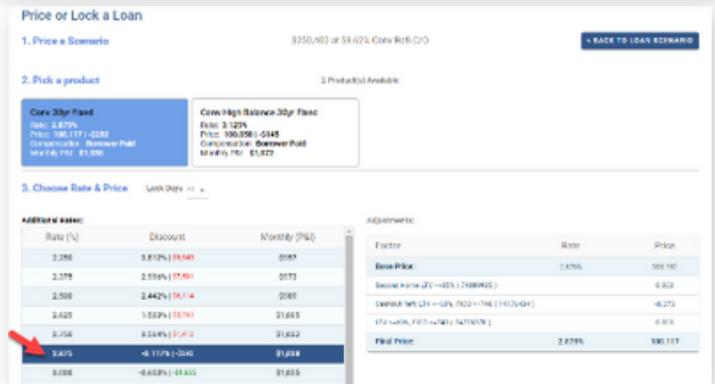
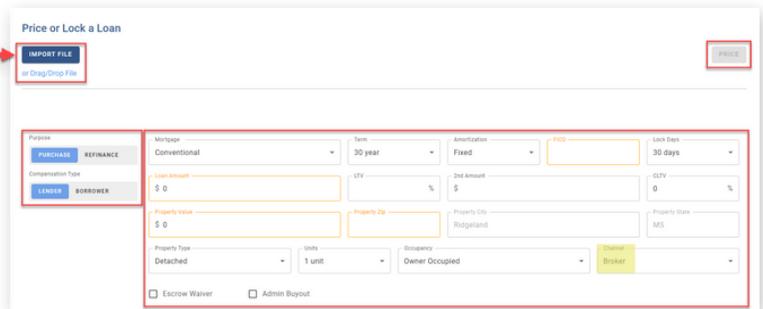
STEP 2: Create/Price and Register Loan

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.



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



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

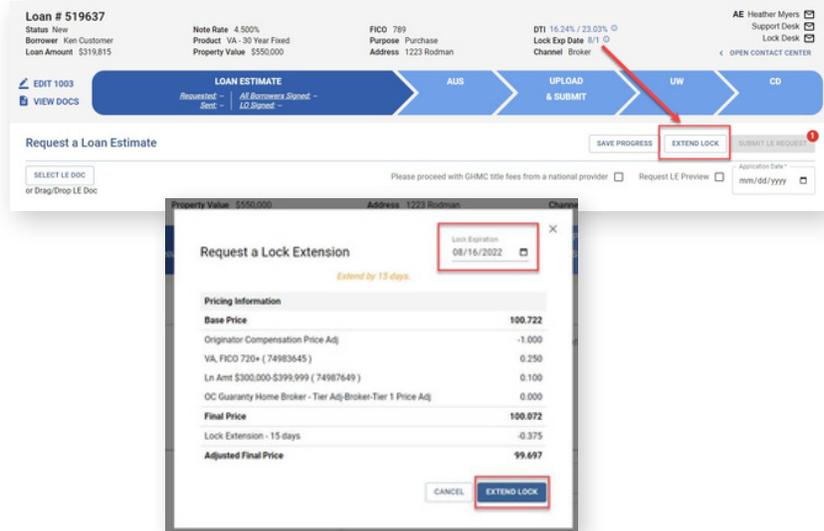
Lock a Floated Loan

- 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.



508 W 800 N | Orem, UT 84057

800.467.3032 | ghmc.com |

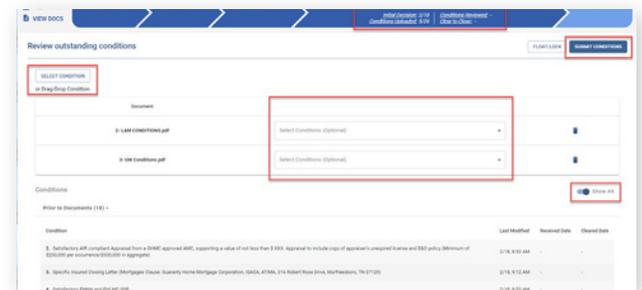
STEP 4: Upload Loan Package – Submit to UW

- 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.



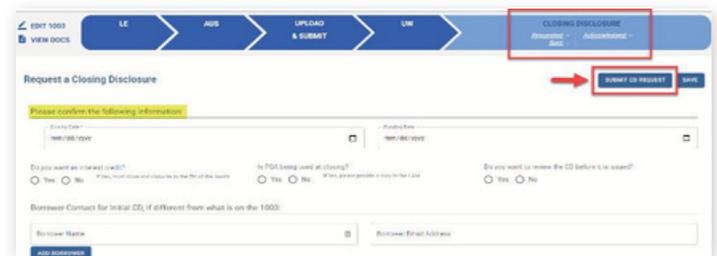
STEP 5: Underwriting Approval and Uploading Conditions

- 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 6: 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.



508 W 800 N | Orem, UT 84057

800.467.3032 | ghmc.com |

Important Tips

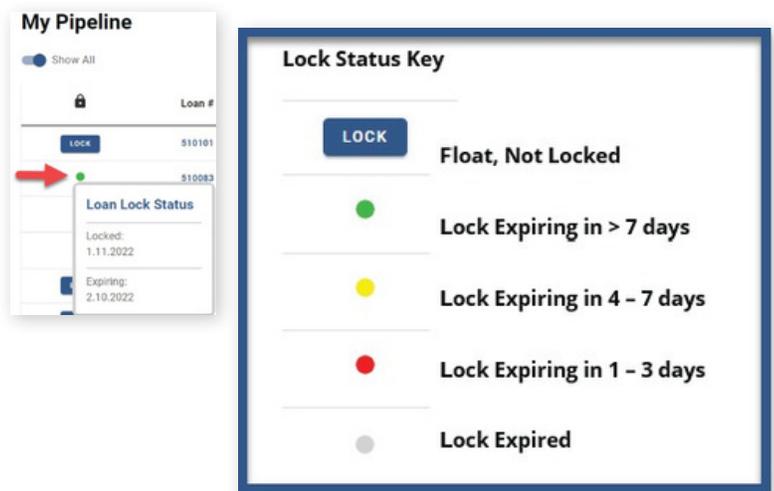
Loan Tracker

- 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.



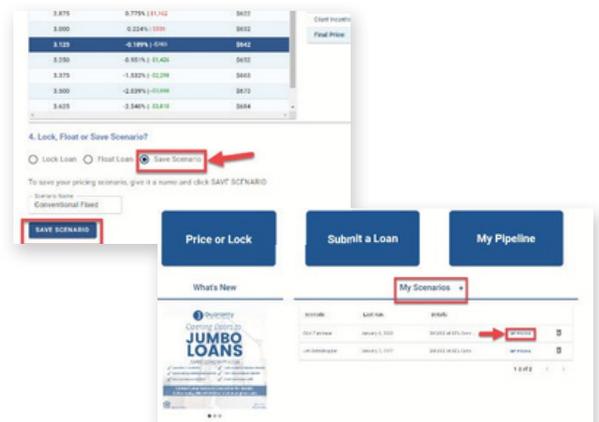
Lock Status

- 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.



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.



508 W 800 N | Orem, UT 84057

800.467.3032 | ghmc.com |



Loan Notifications

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

Loan #				AE Travis Pinson <input checked="" type="checkbox"/>
Status New	Note Rate 4.000%	FICO 777	DTI 11.86% / 15.19% <input type="checkbox"/>	Support Desk <input checked="" type="checkbox"/>
Borrower Ken Customer	Product Conv 30	Purpose Purchase	Lock Exp Date 4/11 <input type="checkbox"/>	Lock Desk <input checked="" type="checkbox"/>
Loan Amount \$300,000	Property Value \$340,000	Address	Channel Broker	< OPEN CONTACT CENTER

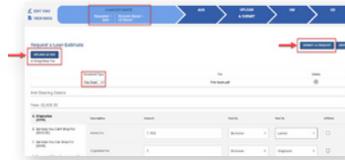
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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 |