



Client Portal User Guide v.5 1/11/19

Table of Contents

Table of Contents	3
Introduction	4
Introduction.....	5
Getting Started	6
Getting Started	7
Gaining Initial Access to the Client Portal	7
Start Using the Client Portal Tools	8
Add Users to the Client Portal.....	8
View the Pipeline.....	9
Add New Loan.....	10
Scenarios, Forms, Documents.....	13
Originating Loans	14
Originating Loans	15
Import a Loan From a FNM 3.2 File	15
Create a Loan Manually	17
Loan Information Page.....	17
Borrower Information Page	17
Employer History Page	18
Income and Expenses Page	18
Assets and Liabilities Page	19
Details of Transaction Page.....	22
Declarations and Gov. Monitoring Page	23
Comments	23
Adding Co-Mortgagors.....	24
Saving the Loan	24
Product & Pricing with Optimal Blue	Error! Bookmark not defined.
Working with Loans.....	28
Working with Loans.....	29
Import Additional Data.....	Error! Bookmark not defined.
Order Credit.....	29
Order DU/Order LPA.....	31
Loan Submission	33
Submitting A Loan.....	34
Adding Documents Prior to Underwriting.....	34
Viewing and Submitting Underwriting Conditions	35
Resubmitting to Underwriting	35
Requesting a CD.....	36
Tracking Loan Status	36

Introduction

Introduction

This guide is intended to help you work with our new Client Portal, which connects directly to our loan origination system (LOS). The Client Portal provides a central online location where you can originate, process, and monitor loans. After logging into the Client Portal, you can originate new loan files or import loan files from a Fannie Mae formatted file. Once the loan is added, you can submit the loan or take actions such as ordering a credit report or searching for product and pricing options. You can also use the Client Portal to monitor the loan's status. At the same time, we can monitor the loan activity in our LOS and ensure we are receiving all the necessary information we need. Changes made to the loan file in the Client Portal are reflected in the loan when opened in our LOS and vice versa.

This guide provides all of the instructions necessary to log into the Client Portal and start originating and processing loans.

Getting Started

Getting Started

This section explains how you can start using the Client Portal and includes a brief description of the main tools available on the Client Portal. Enough information is provided to get you started, but more steps are required to complete these processes. These tools are discussed in detail later in this guide.

Gaining Initial Access to the Client Portal

Once approved by GMFS, we will assign a manager from your company to be the Client Portal administrator (i.e., the one who will manage user accounts, update company information, and add new users). The manager will receive an email from us that provides a link to the Client Portal, along with a log in name (the manager's email address) and a temporary password. The manager will then complete the following steps to gain access to the Client Portal.

To Gain Initial Access to the Client Portal:

- Click the link provided in the email to open the Client Portal. (sample email notification)

Dear Client,
 A new Sales TPO website account has been created for you. You may now manage your Sales TPO loans electronically through our online portal using the account information included below.
 Company Details:
 • Company:
 • Branch:
 • Company Primary Contact: ()
 • Sales TPO Account Executive: Ryan Otto (rotto@gmfslending.com)
 Account Details:
 • Email Address: Client@gmfslending.com
 • Password: a7084dd8
[Click here](#) to log into your new account using your email address and temporary password. You will be prompted to select a new password at the first time you log in.
 Thank you,
 Sales TPO
 If you experience problems opening the link, copy and paste the URL below into your Web browser.
 URL: GMFS.encompassstpoconnect.com

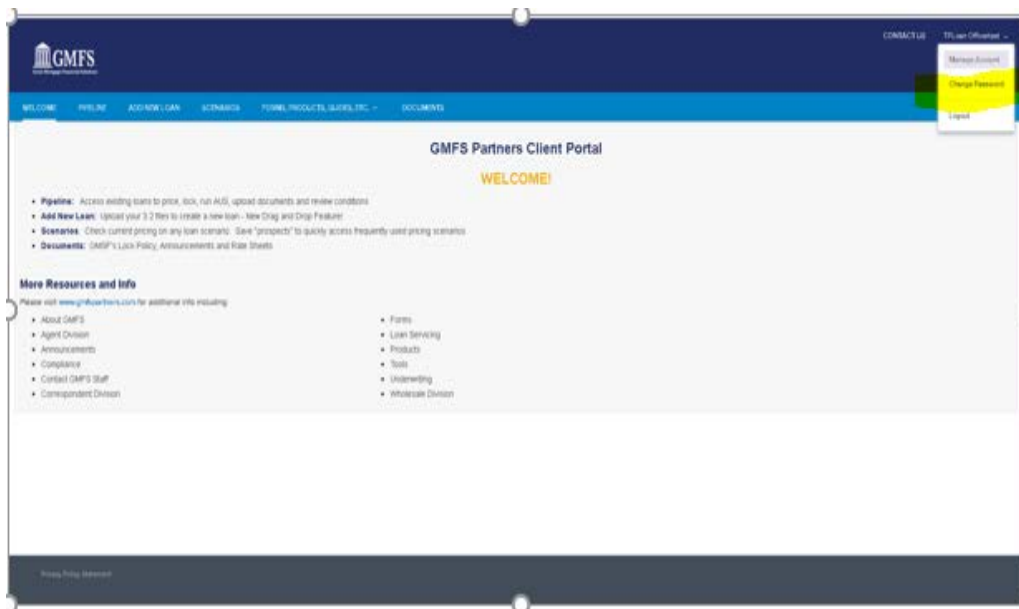
- Log in to the Client Portal using your email address and the temporary password provided in the email.
- On the Change Password page, create a new password.
 - **NOTE:** Be sure to keep track of your new password. Our company will not have access to it.

Start Using the Client Portal Tools

Once logged in, the Client Portal manager can grant users access to the site and update their account information.

To Change Your Password:

- Click your user name in the top right corner of The Client Portal, and then select **Change Password**.
- On the Change Password screen, enter your current password in the **Current Password** field.
- Enter a new password in the **New Password** field.
- Re-Enter the new password in the **Re-enter New Password** field.
- Click **Save**.



Change Password ✕

Email

* Current Password

* New Password

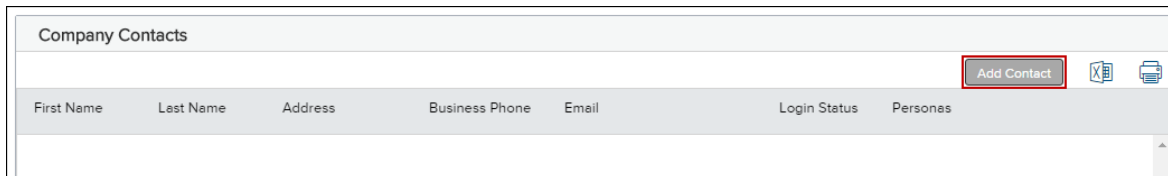
* Re-enter New Password

Add Users to the Client Portal

In order for other users to gain access to the Client Portal, the manager must create a contact record for each user. (Note: For your convenience during our transition all known users have already been added)

To Create a Contact Record:

- Click your user name in the top right corner, and then select **Manage Account**.
- Click the **Company Account** tab.
- Scroll to the Company Contacts section, and then click **Add Contact** to add a new user who will be able to use the Client Portal.



- Enter the required information for the user. (Required fields are marked with a red asterisk. * . Please make sure add licensing info for each LO user, licensing will be verified upon loan submission)
 - The Organization field enables you to select the branch within the TPO Company's organization where this contact should be created. Click **Choose** to select the organization option, and then select the organization entry and click **Save**.
 - The Persona field enables you to select an available persona to assign to the TPO Contact. Click **Add Persona** to select the persona for the TPO contact, and then select one or more personas. Note that every file requires an assigned Loan Officer and Processor, so if your Loan Officers process their own files, you should give them both personas.
 - Viewing and Editing permissions can also be assigned by user, regardless of persona.

Create New Contact

* Email Address

* First Name

Middle Name

* Last Name

Login Status

NMLS ID

Social Security #

* Organization

Use Company Address

Address

City

* State

Zip -

Business Phone Ext.

Business Fax Ext.

Cell Phone

* Personas

View access to team's loans

Edit team's loans

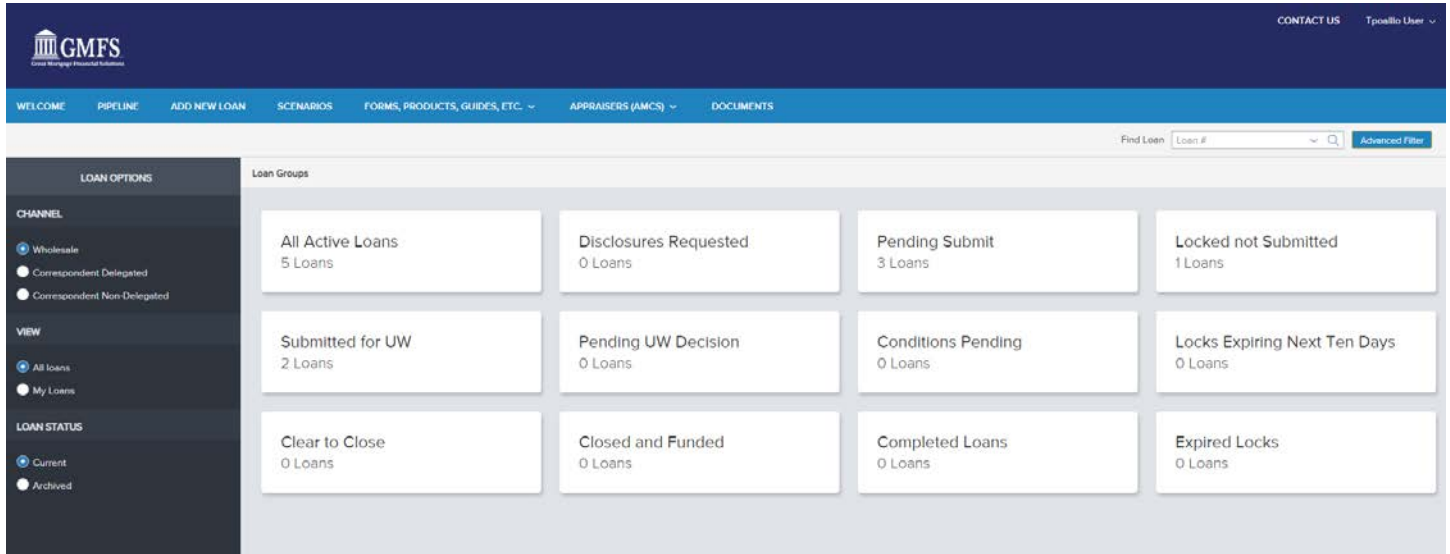
Assigned AE

Record Last Updated

- When finished, click the **Save** button.
- The user will receive an email (shown on pg. 6) with link to the Client Portal, along with a log in **name (their email address) and a temporary password**. Requests to add a new Company or new branch of existing company must be made to your District Director.

View the Pipeline

Click the **Pipeline** link on the Welcome page to view your pipeline of loans. As you create new loans, they will be listed in the Pipeline. Here you can find a loan in a group based on loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered in The Client Portal.



To Customize Your Pipeline View:

- From the Pipeline page, Click **All Loans** to view all loans that you have access to view or click **My Loans** to view only the loans you have originated.
- Click **Current** to view loans in the Current Pipeline or click **Archived** to view loans in the Archived Pipeline

Click **Wholesale** to view wholesale loans

<input type="checkbox"/>	Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Milestone	Contacts
<input type="checkbox"/>	First Timers, Alice #1702EM300732 887 Les Posites Drive Pleasanton CA 94566	Not Locked		Conventional \$350,000.00	02/24/17		Started	
<input type="checkbox"/>	Homeowner, John #1702EM300731 123 Corral Creek Road Pleasanton CA 94566	Not Locked		\$400,000.00	02/24/17		Started	

Click **Correspondent** to view correspondent loans.

<input type="checkbox"/>	Milestone	UW Type	Borrower Name / Property Address	Invest Loan # / Seller Loan #	Lock Status / Lock Exp.	Loan Type / Loan Program	Total Loan Amt. / Note Rate	Delivery Type/ Delivery Exp.	Commit. Type/ Commit. #	Contacts
<input type="checkbox"/>	Started	Non-Del	America, Alice 123 fake street Pleasanton CA 94566	#1702EM300460	Not Locked	Conventional	\$450,000			
<input type="checkbox"/>	Started	Non-Del	Homeowner, John 123 fake street Pleasanton CA 94566	#1702EM300466	Lock Requested	Conventional	\$400,000			

To Filter Your Pipeline View:

- From the Pipeline page, Click **Advanced Filter**.

Choose one or more filters to apply to your pipeline view, and then click **Apply Filters**.

Pipeline Filters ✕

Choose your filters. Clear Filters

Milestones
Approval

Date Started
MM / DD / YYYY to MM / DD / YYYY

Estimated Close Date
MM / DD / YYYY to MM / DD / YYYY

Property Address

Prop State.

Loan Officer

Loan Processor

Lock Status

- All Lock Status
- Cancelled
- Lock Requested
- Locked
- Locked, New Lock Requested
- Lock Extension Requested
- Lock Cancellation Requested
- Expired
- Expired, New lock requested
- Expired, Extension Requested

Lock Expiration
MM / DD / YYYY to MM / DD / YYYY

Cancel Apply Filters

To clear any applied filters, click **Clear Filters**.

Add New Loan

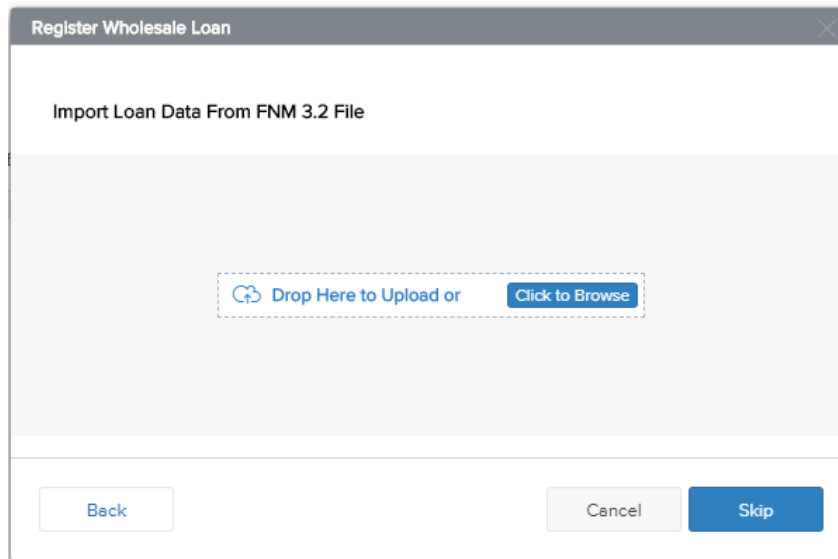
- There are two ways to originate a loan in The Client Portal: Importing a Fannie Mae DU 3.2 file, or by manually filling out an online 1003. Again, this section provides the steps to get you started, but refer to Chapter 2, Originating Loans, for the complete process.
- Click the **Add New Loan** button on the The Client Portal home page to start a new loan.
- In the pop-up window, **select the loan officer(s) and loan processor(s)** the loan will be assigned to.

(NOTE: a loan officer and loan processor are required for each file, and can be the same user)

- Click **Next**.

In **Wholesale** loans, a pop-up window will ask you to select the entity issuing the disclosures. **Please select broker** to indicate you are the disclosing party. GMFS will offer a disclosing service in the future.

- Using the pop-window, you can upload a DU 3.2 file (*.fnm) or enter the loan data manually in a 1003 form.
 - To import an FNM file, **Click to Browse** and upload, or **drag and drop** your file.
 - **OR**
 - Select **Skip** to manually enter loan data.



Register Wholesale Loan

Import Loan Data From FNM 3.2 File

Drop Here to Upload or [Click to Browse](#)

[Back](#) [Cancel](#) [Skip](#)

- Click **Next**.
 - If you imported a file, the 1003 form is displayed with the loan data.
 - If you are manually entering the loan data, the 1003 form is displayed and you can begin entering data.
 - When you are ready to save the loan, click **Save**.
 - **NOTE:** All of these items are discussed in detail later in this guide.

Scenarios

The Scenarios link accesses the GMFS Pricing Tool to price scenarios. To price a scenario using an existing 3.2 file, it is recommended that you use the **Add New Loan** feature, and save the file. Saving the file does not mean the file is submitted to GMFS. You can use the **Archive** function to clean scenarios from your individual pipeline.

Forms, Products, Guide, etc.

The Forms, Products, Guide, etc. link directs users to the GMFS Partners page. All forms, guides and other resources are available in their normal locations without password protection.

Documents

The Documents link enables you to access daily rate sheets and review other important documents.

Originating Loans

Originating Loans

You can originate a loan on the Client Portal by importing an existing loan file from a DU 3.2 File (*.fnm) or by creating a loan manually. This section provides the steps for adding a new loan in The Client Portal.

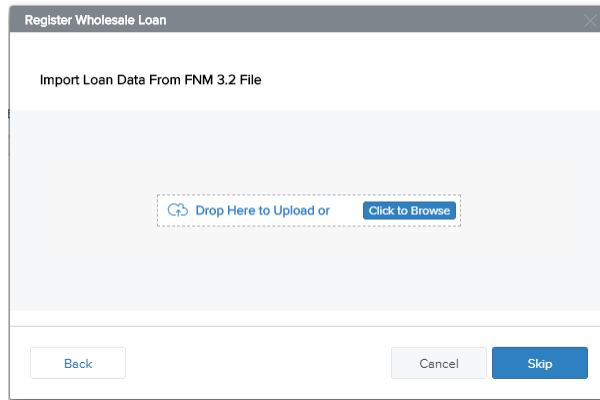
Import a Loan from a FNM 3.2 File

To Import a Loan:

- Click the **Add New Loan** button on the the Client Portal home page.
- In the pop-up window, **select the loan officer(s) and loan processor(s)** the loan will be assigned to. (NOTE: a loan officer and loan processor are required for each file, and can be the same user)

- Using the pop-window, you can upload a DU 3.2 file (*.fnm) or enter the loan data manually in a 1003 form.
- In **Wholesale** loans, a pop-up window will ask you to select the entity issuing the disclosures. **Please select broker** to indicate you are the disclosing party. GMFS will offer a disclosing service in the future.

- - To import an FNM file, **Click to Browse** and upload, or **drag and drop** your file.
 - **OR**
 - Select **Skip** to manually enter loan data.



- Click **Next**.
 - If you imported a file, the 1003 form is displayed with the loan data.
 - If you are manually entering the loan data, the 1003 form is displayed and you can begin entering data.
 - When you are ready to save the loan, click **Save**.

NOTE: The name of each application page is listed in the menu on the left side of the page. Click a page name to view that page in the application.

Create a Loan Manually

To Create a Loan Manually:

After you click the **Skip** button on the **Save New Loan** page, you will be taken to the **Loan Information** form

To save the loan, click **Save**. If required fields are blank you will receive a message to complete before Registration can be completed and the loan saved.

Loan Information Page

The Loan Information Page includes information about the loan including the type of mortgage, loan terms, property information, and title information. This is the information contained in Sections I and II of the Uniform Residential Loan Application form.

NOTE: The name of each application page is listed in the menu on the left side of the page. Click a page name to view that page in the application

1003 / Loan Information

Select Borrower Pair

The income / assets of a person other than the Borrower will be used.
 The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$	Decision FICO	<input type="text"/>
Lien Position	First	Interest Rate	<input type="text"/> %
Sub Financing	<input type="radio"/> Yes <input checked="" type="radio"/> No	Prepayment Penalty	No
Loan Type	Select One	MI Coverage	<input type="text"/> %
Lender Case Number	<input type="text"/>	MI Months	<input type="text"/>
Universal Loan Identifier	<input type="text"/>	<input type="checkbox"/> Lender Paid Mortgage Insurance	
MERS MIN	<input type="text"/>	Impound Waiver	Select One
Amortization Term Months	<input type="text"/>	Documentation Type	Select One
Due In	<input type="text"/>	Application Date	<input type="text"/> MM / DD / YYYY
Interest Only	<input type="text"/>	Estimated Closing Date	<input type="text"/> MM / DD / YYYY
Amortization Type	Select One		
Loan Program	<input type="text"/>		

Borrower Information Page

The Borrower Information page includes information about the borrower(s) and their residency.

1003 / Borrower Information

Select Borrower Pair

III. Borrower Information

Borrower First Name	<input type="text" value="John"/>	Number of Dependents	<input type="text"/>
Borrower Middle Name	<input type="text"/>	Dependent Age(s)	<input type="text"/>
Borrower Last Name	Homeowner	<small>Separate ages by commas</small>	
Suffix	<input type="text"/>	Years in School	<input type="text"/>
Social Security Number	***-**-5000	Home Phone	<input type="text"/> (###) ###-####
Date of Birth	<input type="text"/> MM / DD / YYYY	Cell Phone	<input type="text"/> (###) ###-####
Marital Status	Select	Borrower Email	<input type="text"/>

Borrower Present Address
 175 12th Street, Washington DC 20013

Employer History Page

Use this page to enter the borrower and co-borrower's employment information.

- **To Enter Employment Information:**
- Click the **Add an Employer** button.
 - Indicate whether this information is about the borrower's current employer or previous employer, and then enter the remaining employment information.

- Click the **Save & Add Another** button to add information about a different employer.
- When finished, click the **Save** button.

Income and Expenses Page

Enter the monthly income and housing expenses for the borrower. This information correlates to the information in Section V of the Uniform Residential Loan Application form.

NOTE: A proposed monthly payment will not be calculated until you submit the loan file to the product and pricing engine (discussed in Section 3) and select a program/rate/price combination. Once the selected interest rate is applied to the loan, a proposed monthly payment will be calculated.

Gross Monthly Income			Monthly Housing Expenses		
	Borrower	CoBorrower	Total	Present	Proposed
Base	\$4300	\$	\$4,300.00	Rent \$892	
Overtime	\$	\$	\$0.00	First Mtg. \$	\$827.42
Bonuses	\$	\$	\$0.00	Other Fin. \$	\$
Commissions	\$	\$	\$0.00	Haz. Ins. \$	\$30
Div./Interest	\$	\$	\$0.00	RE Taxes \$	\$225
Net Rental Inc.	\$	\$	\$0.00	Mtg. Ins. \$	\$92
Other	\$	\$	\$0.00	HOA Dues \$	\$
Other Income	\$250.00	\$0.00	\$250.00	Other \$	\$
Total	\$4,550.00	\$0.00	\$4,550.00	Total \$892.00	\$1,174.42

Assets and Liabilities Page

Use the Assets and Liabilities page to enter information about asset accounts and liabilities. This information is reflected in Section VI of the Uniform Residential Loan Application.

- **To Enter Asset Accounts:**

- Click the **Add Asset Accounts** button.
- Enter the asset information.

- In the Account Information section, select an account or asset type, and then provide its details.
- Repeat Step 3 to add additional accounts. You can add up to four accounts for one financial institution.
- To add a new asset and account information, click the **Save & Add Another** button.
- When finished, click the **Save** button.

To Enter Cash Deposits:

- In the Cash Deposit Towards Purchase section, click the **Add Cash Deposits** button.

- Enter the cash deposit amount and who the cash deposit is held by.
- To add a new cash deposit, click the **Save & Add Another** button.
- When finished, click the **Save** button.

To Enter Stocks & Bonds:

- In the Stocks & Bonds section, click the **Add Stocks or Bonds** button.

- Enter the Stock and Bond information.
- To add a new Stock and Bond entry, click the **Save & Add Another** button.
- When finished, click the **Save** button.

To Enter Automobiles Owned:

- In the Automobiles Owned section, click the **Add Automobile** button.

- Enter the automobile asset information.
- To add a new automobile entry, click the **Save & Add Another** button.
- When finished, click the **Save** button.

To Enter Other Assets:

- In the Other Assets section, click the **Add Asset** button.

- Enter the asset information.
- To add a new other asset entry, click the **Save & Add Another** button.
- When finished, click the **Save** button.

To Add Liabilities:

NOTE: Liabilities listed in the General Liabilities section are usually the liabilities from the credit report.

- To import liabilities from the credit report, click the **Import Liabilities** button
- Review the liabilities, and then click the **Import Liabilities** button.

General Liabilities ✕

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
TOYOTA CREDIT	Installment	\$15,838	\$500	0	Borrower
CHASE	Installment	\$5,000	\$257	0	Borrower
SALLIEMAE	Installment	\$5,000	\$450	0	Borrower
SALLIEMAE	Installment	\$1,100	\$25	0	Borrower
UNIVERSAL VISA	Revolving	\$950	\$25	38	Borrower

Cancel
Import Liabilities

When the liabilities have been successfully imported, you will receive a confirmation message. Click the **Close** button to dismiss the message and return to the loan.

- Click the **Add a Liability** button (located at the bottom of the list) to enter additional liabilities.
- Enter the liability details.
 - Select the **Exclude from URLA Page 2 Liabilities Total** check box to exclude the payment from the ratios.
 - Select the **Mortgage liability will remain on subject property** check box to indicate the liability is being paid off through the transaction. To add a new liability, click the **Save & Add Another** button and enter the liability details.
- When finished, click the **Save** button.
- To modify a liability, click the **Edit** link at the right of the liability.

To Enter Alimony, Child Support, and Job Related Expenses:

- Use the **Alimony, Child Support, and Job Related Expenses** section on the Assets and Liabilities tab to enter applicable payment details.


To Enter Real Estate Holdings:

- In the Schedule of Real Estate Owned section, click the **Add a Real Estate Owned** button.
- Enter information about the real estate owned by the borrower, including any outstanding liens.
- Click the **Save & Add Another** button to add information about an additional real estate holding.
- When finished, click the **Save** button.

Details of Transaction Page

- Use Transaction Details page to enter the subject property's purchase price and other transaction details.

NOTE: When working with a loan you imported to the Client Portal, the fields on the Transaction Details page will be automatically populated with applicable information from the loan file.

VII. Details of Transaction		
a. Purchase Price		\$165000
b. Alterations, Improvements, Repairs		\$
c. Land (if acquired separately)		\$
d. Refinance (incl. debts to be paid off)		\$
e. Estimated Prepaid Items		\$1100
f. Estimated Closing Costs		\$2900
g. PMI, MIP, Funding Fee		\$
h. Discount (if Borrower will pay)		\$
i. Total Costs (a through h)		\$169,000.00
j. Subordinate Financing		\$
k. Borrower's Closing Costs Paid By Seller		\$
l.	Cash Deposit on sales contract 	\$350
l.	Select One	\$
l.	Select One	\$
l.	Select One	\$

Declarations and Gov. Monitoring Page

- Select **Yes** or **No** for each question, and then select the appropriate options in the Borrower and Co-Borrower *Information for Government Monitoring* and *Interviewer Information* sections. This information reflects the information found in Sections VIII and X of the Uniform Residential Loan Application.

VIII. Declarations				
	Borrower		Co-Borrower	
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you presently, delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
i. Are you a co-maker on a note?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
j. Are you a U.S. citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
k. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
m. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Comments

- The Comments section on the comments page is used as a continuation sheet if you need more space to complete the 1003 loan application. Comments added to this section The Client Portal are recorded on the 1003 page 4 form in Encompass.

Adding Co-Mortgagors

After entering all of the 1003 information for the initial borrower(s), you can then add a co-mortgagor.

To Add Co-Mortgagors:

- At the top of the page, click the **Edit** button.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H...

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

- Click **Add New Pair** to add a Co-Mortgager pair.
- Enter the required information for the co-mortgagor(s).
- When finished, click **Save**.
- At the top of the page, select the new borrower pair from the **Select Borrower Pair** drop-down list.
- Complete all of the information on each of the 1003 tabs for the co-mortgagor(s), just as you did for the initial borrower(s).

Saving the Loan

- To save the information you have entered on the 1003, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H...

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$156350	Interest Rate	4.875 %
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	Case #1	MI Months	
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	

Product & Pricing with Optimal Blue

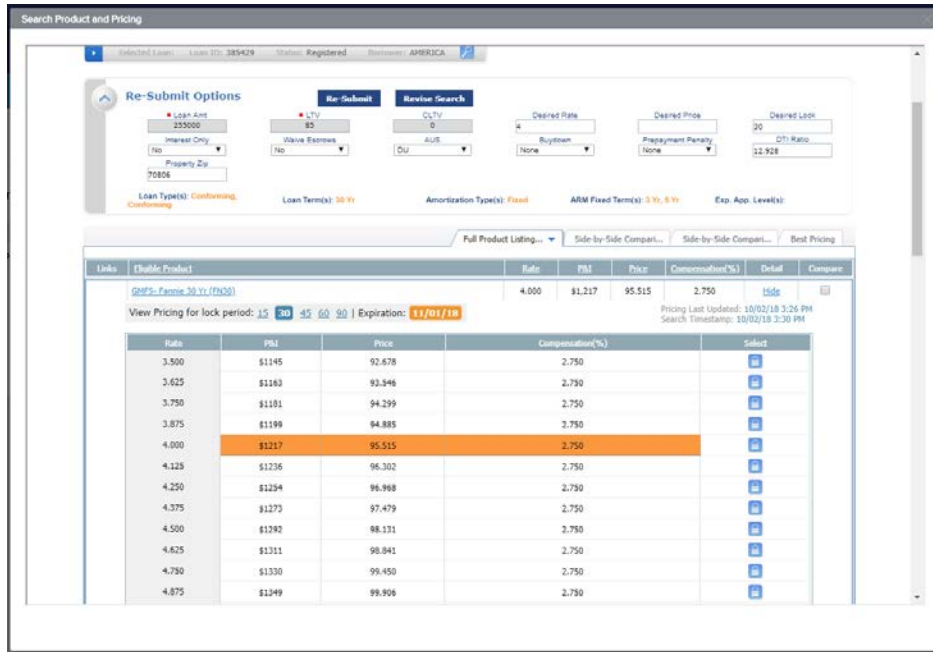
Use the **Product & Pricing** link to run your saved loan through the product and pricing engine.

To Search Product & Pricing:

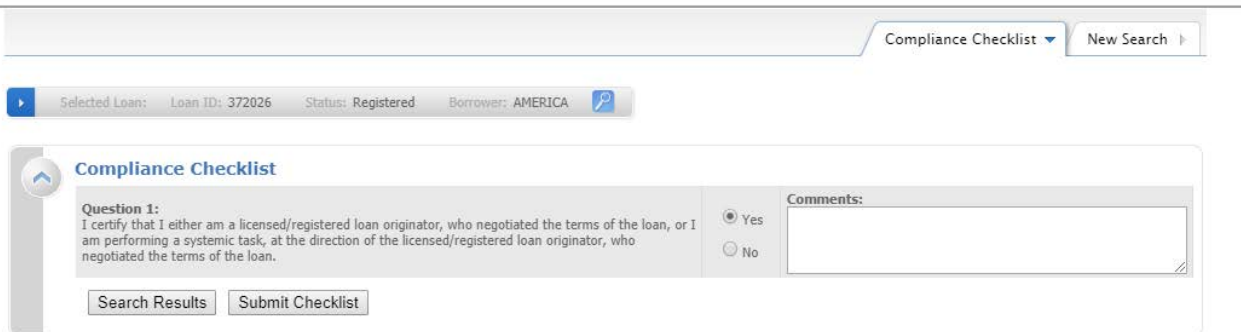
- Click the **Product Pricing & Lock** link on the left menu, and then click **Search Product & Pricing**.
- Enter the required information. (Required fields are marked with a red asterisk.*)

- Click the **Search Product & Pricing** button.
- The Optimal Blue product search page will display. Review the information and click **Submit**.
- **(Note: DU will be the Automated U/W System field default. If applicable, please change u/w system to: LP, RD select Investor AUS, Expanded Access/Jumbo select Manual/Traditional)**

- The product and pricing search results will display. To view details of an eligible product, click the name of the product or click **Show** in the detail column.



- After reviewing a product & pricing, click the **Blue Lock icon** to select your product and pricing. This does not lock the loan.
- Before you can proceed, you must complete the Compliance Checklist to verify you are properly authorized to lock a loan. Select **Yes**, and click **Submit Checklist** to complete the process.



- On the Lock Form, review the product information and click **Update Encompass** to save the details if you do not want to lock the loan. If you want to lock, click **Request Lock** to submit a lock request for this program.

Update Encompass

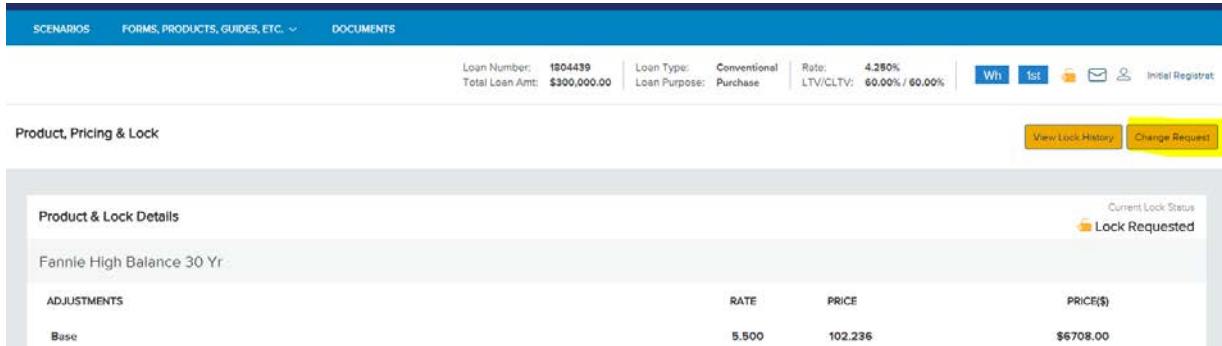
Request Lock

- YOU MUST Exit** the loan for your lock request to be completed

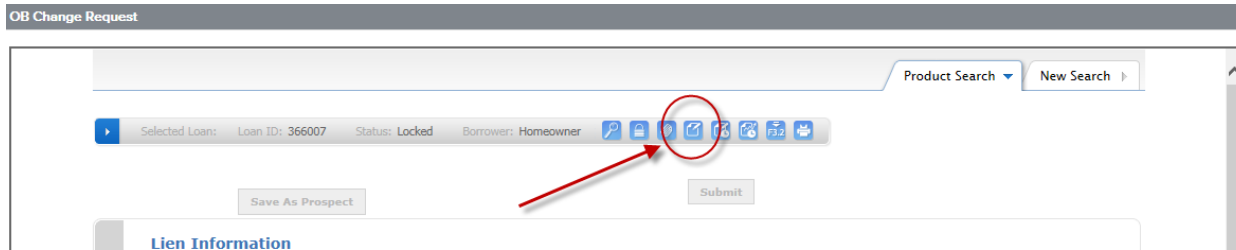
To Submit a Change Request:

Use the **Change Request** button if you need to submit a lock extension request, update loan terms, or search for updated products from the Optimal Blue pricing engine.

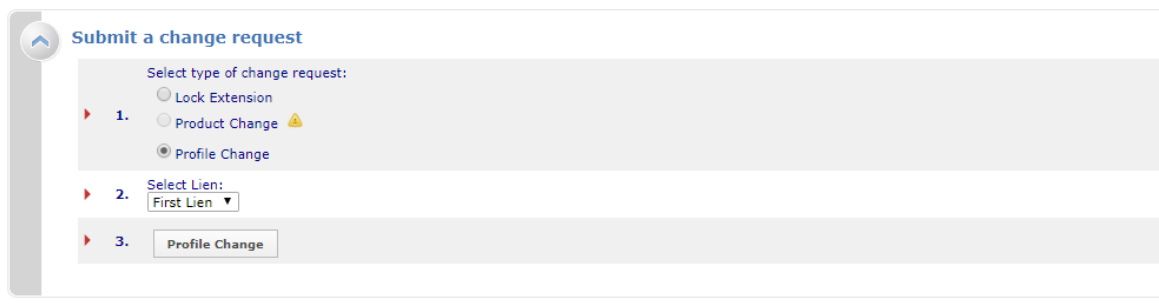
- After a lock request has been submitted, click the **Product Pricing & Lock** link on the left menu
- Click **Change Request to pull up Optimal Blue**



- Click the **Change Request** ICON from the OB Change Request tool bar



- Follow the on screen instructions from Optimal Blue to complete the change request.



- **YOU MUST Exit** the Loan for the change to be Submitted. Change Requests must be reviewed and approved before confirmation will be available
- Expired Loans requiring a change request will need to contact the LockDesk@GMFSLending.com

Working with Loans

Working with Loans

Once you have completed and saved all of the information on the 1003, you can work with the loan or perform loan actions such as ordering a credit report, ordering automated underwriting with Desktop Underwriter, or submitting the loan.

To perform an action, select the action from the Loan Actions menu at the left side of the loan application page.

LOAN SUMMARY

- 1003
- PRODUCT PRICING & LOCK
- DOCUMENTS
- CONDITIONS
- DISCLOSURE TRACKING

LOAN ACTIONS

- Order Credit
- Order DU
- Order LPA
- Disclosures

\$250,000.00
76.92% / 76.92%

Base Loan Amount	MI, FF, MIP Financed
\$250,000.00	\$0.00
Sub. Financing	
\$0.00	

Locked 4.750%
01/12/2019 - 02/11/2019 (31d)
[Search Product and Pricing](#)

Amortization Type	Amortization Term
Fixed Rate	360
Loan Program	
GMFS- Freddie 30 Yr	

123 House, Houston, TX 77006
Primary 1 unit PUD

Order Credit

Using the Order Credit action, you can order or reissue your credit report and import the credit report into The Client Portal. If the loan includes more than one borrower pair, you must use the same credit provider to order credit for each borrower pair.

To Order or Reissue the Credit Report:

- On the **Loan Actions** menu, click **Order Credit**.
- On the Order Credit page, confirm that the order information is correct, and then click the **Order Credit** button to submit the order.

Order/Reissue Credit

Select Borrower Pair
 (f) John Homeowner & Mary Homeowner

Choose Provider

Credit Provider:

Request Type:

Report Type:

New Credit Order
 Re-Issue Credit

Reference Number:

Credit Bureaus:
 Experian
 Equifax
 Trans Union

Borrower Information

Borrower	Present Address	Co-Borrower	Present Address
John Homeowner	175 13th Street Washington, DC 20013	Mary Homeowner	175 13th Street Washington, DC 20013
Date of Birth		Date of Birth	
SSN *** ** 5000		SSN *** ** 2000	

- Once the credit report is received, a confirmation message displays.
- Click the **Import Liabilities** button to import liabilities.

NOTE: When a credit report has already been ordered for the loan file, the **Order Credit** button is renamed to **Reissue Credit**.

Order DU/Order LPA

After completing the 1003 in The Client Portal, you can submit your loan for automated underwriting through Fannie Mae Desktop Underwriting (DU) or Freddie Mac Loan Product Advisor (LPA). **GMFS requires separate LPA Approval. Please contact your DD prior to submitting LPA if approval is needed.** Note that you must order or reissue a credit report via The Client Portal (or enter a credit reference number in the Order/Reissue Credit loan action) prior to submitting the loan for underwriting to LPA. To submit to DU, you can order credit directly from the Order DU loan action if you have not ordered credit through the Order/Reissue Credit loan action.

To Submit the Loan for Automated Underwriting Through DU:

- On the **Loan Actions** menu, click **Order DU**.
 - If you have ordered credit, the credit information is pre-populated.
- Click **Order DU**.
- Click the **View Findings Report** button to view the report. The report opens in a new tab in your web browser.

DU Order

Request Type

DU Credit Provider

User Name

Password

Product Description

Last DU Ordered

DU Key Number

[View Findings Report](#)

To Submit the Loan for Automated Underwriting Through LPA:

- On the **Loan Actions** menu, click **Order LPA**.
- If you have ordered credit, the credit information is pre-populated. If you have not, Click **Order Credit** to order a credit report first.
- Enter the required information, and then click **Order LPA Underwriting**.

Order Loan Product Advisor

LPA Order

Request Type	<input type="text" value="New"/>
Processing Point	<input type="text" value="Application/Processing"/>
* Property Type	<input type="text" value="Single Family Attached"/>
Appraisal Form Type	<input type="text" value="DU Form 2075 = Desktop Ur"/>
Appraisal Method	<input type="text" value="Automated Valuation Model"/>

(1) John Homeowner & Mary Homeowner

Last Credit Ordered

Credit Provider	<input type="text" value="Equifax"/>
Reference Number	<input type="text"/>
Date Ordered	<input type="text" value="01-12-2017"/>

After reviewing the results on the LPA Results page, click one of the following:

- **Go to Loan Summary** – Closes the LPA results window and opens the Loan Summary page.
- **Go to Documents** – Closes the LPA results window and opens the Documents page.
- **Close** – Closes the LPA results window and returns to the Order LPA page.

NOTE: The documents returned by LPA are viewable under the Underwriting category on the Documents page in The Client Portal.

Loan Submission

Submitting A Loan

Once you have completed registration and processing, use the following steps to Upload and Submit your Full Loan Package.

To Submit the Loan to Processing:

- Go to **Documents**
- Upload loan package to **FULL INITIAL PACKAGE** or **DELEGATED PACKAGE**
- Click **Submit Loan** in the menu on the left.
- Review the information on the Submit Loan page and click **Submit Loan**.

Wholesale and Non-Delegated Correspondent Loan

ALICE FIRSTTIMER	
APPRAISAL	Drag & Drop files here or Browse for files
DISCLOSURE REQUEST DOCUMENTATION	Drag & Drop files here or Browse for files
FULL INITIAL PACKAGE	Drag & Drop files here or Browse for files

Delegated Correspondent

ALICE FIRSTTIMER	
APPRAISAL	Drag & Drop files here or Browse for files
DELEGATED PACKAGE	Drag & Drop files here or Browse for files

Adding Documents Prior to Underwriting

If additional documentation is required to complete the loan package prior to submitting to underwriting, you will receive an **Email notification** from your file's Processor. Please upload Processing Conditions to the **FULL INITIAL PACKAGE** folder. (Click the arrow to view documents already assigned to the folders.)

To Add Documents to the Loan after initial file upload:

- On the menu on the left, click the **Documents** link.
- Upload documents to the **FULL INITIAL PACKAGE** folder.
- Email your file contact to notify them that the conditions are ready for review.

Viewing and Submitting Underwriting Conditions

Once the loan has been underwritten click on Conditions to view, sort, filter and upload documentation to satisfy the conditions.

To View and Upload Conditions:

- On the menu on the left, click the **CONDITIONS** link.
- **Upload, drag or drop** Documentation to satisfy the Condition, click **Ready for Review**. This will not notify GMFS, but will give you a visual indication that you have uploaded documentation to satisfy that condition. The condition will show a status of Fulfilled.
- Once **ALL** Conditions reflect Ready for Review, Click **Notify Lender** to indicate to your CRR that the conditions are fulfilled and loan is ready to go back to the underwriter.

ANDY AMERICA
2801 BELLYWOOD DR, HOUSTON, TX, 77058
GMFS Reseller/Ref

Loan Number: 1809603 Loan Type: Conventional Rate: 4.875%
Total Loan Amt: \$181,800.00 Loan Purpose: Purchase LTV/CLTV: 64.68% / 64.48%

Filter By: Prior To: All Expand All Collapse All

Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
Property	Appraisal	Approval	08/15/18		5	ANDY AMERICA, AIFY AMERICA	Fulfilled	08/15/18	Ready for Review
Provide Fully complete FHSA 1004C - Appraisal Must Be Reviewed AND Approved By Underwriter!									
APPRAISAL UNLINK Comments Drag & Drop Files Here or Upload for Files									
Link Document to Condition									
Legal	Misc-Prelim/Title Commitment	Approval	08/15/18		5	ANDY AMERICA, AIFY AMERICA	Approved	08/15/18	Ready for Review
Preliminary Title Report/Title Commitment Together with a 24 Month Chain Of Title									
MISC-PRELIM/TITLE COMMITMENT UNLINK Comments Drag & Drop Files Here or Upload for Files									
Link Document to Condition									
Property	Property-Hazard Declaration Page w/ Paid Receipt	Approval	08/15/18		5	ANDY AMERICA, AIFY AMERICA	Approved	08/15/18	Ready for Review

Resubmitting to Underwriting

- After the loan has been Resubmitted to Underwriting by your CRR, status will display *Resubmitted to UW*. To view Additional or Revised Conditions go to **Conditions**. You can utilize the Filter and Sort functions to quickly identify new conditions. Click **Notify Lender** to indicate to your CRR that the conditions are fulfilled and loan is ready to go back to the underwriter.

ANDY AMERICA
2801 BELLYWOOD DR, HOUSTON, TX, 77058
GMFS Reseller/Ref

Loan Number: 1809603 Loan Type: Conventional Rate: 4.875%
Total Loan Amt: \$181,800.00 Loan Purpose: Purchase LTV/CLTV: 64.68% / 64.48%

Filter By: Prior To: All Expand All Collapse All

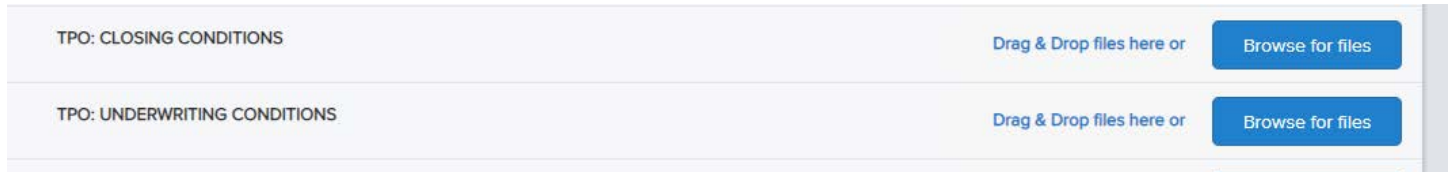
Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	Action
Property	Appraisal	Approval	08/15/18		5	ANDY AMERICA, AIFY AMERICA	Fulfilled	08/15/18	Ready for Review
Provide Fully complete FHSA 1004C - Appraisal Must Be Reviewed AND Approved By Underwriter!									
APPRAISAL UNLINK Comments Drag & Drop Files Here or Upload for Files									
Link Document to Condition									
Legal	Misc-Prelim/Title Commitment	Approval	08/15/18		5	ANDY AMERICA, AIFY AMERICA	Approved	08/15/18	Ready for Review
Preliminary Title Report/Title Commitment Together with a 24 Month Chain Of Title									
MISC-PRELIM/TITLE COMMITMENT UNLINK Comments Drag & Drop Files Here or Upload for Files									
Link Document to Condition									
Property	Property-Hazard Declaration Page w/ Paid Receipt	Approval	08/15/18		5	ANDY AMERICA, AIFY AMERICA	Approved	08/15/18	Ready for Review

Requesting a CD

CD Requests will be made by emailing your CRR. Your GMFS Closing Fee Sheet, invoices and any other prior to CD conditions that have not been fulfilled will be uploaded in **Documents** to the **TPO: CLOSING CONDITIONS** folder.

To Add Documents to the Loan after initial file upload:

- On the menu on the left, click the **Documents** link.
- Upload documents to the **TPO: CLOSING CONDITIONS** folder.
- Click **Notify Lender** to indicate to your CRR that the CD conditions are fulfilled



Tracking Loan Status

The loan status can be found on the Pipeline page or from your Loan Summary page. The Loan Summary page will provide details and key dates that will allow you to track your loan from application to funding.

WELCOME | **PIPELINE** | ADD NEW LOAN | SCENARIOS | FORMS, PRODUCTS, GUIDES, ETC. | DOCUMENTS

SUZI BUILDER
12345 MAIN ST, BATON ROUGE, LA, 70811
GMFS - Broker/Ref

Loan Number: **1906609** | Loan Type: **FHA** | Rate: **5.000%**
Total Loan Amt: **\$103,098.00** | Loan Purpose: **Purchase** | LTV/CLTV: **96.50% / 96.50%** | **Wh** | **Isl** | **Print Approval**

LOAN SUMMARY

\$103,098.00
96.50% / 96.50%

Base Loan Amount: **\$101,325.00** | M. EE. MP Financed: **\$1,773.00**
Sub. Financing: **\$0.00**

Locked 5.000%
05/30/2018 - 06/29/2018 (30d)
Search Product and Pricing

Amortization Type: **Fixed Rate** | Amortization Term: **360**
Loan Program: **GMFS- FHA 30 Yr**

12345 MAIN ST, BATON ROUGE, LA 70811

Final Approval
05/01/2018

Conditions

Open	2
Ready for Review	2

Show Details

DU:

Down Payment	P & I
\$3,675	\$553.45
Reserves	DTI
\$6,018.04	42.038%/52.969%

Decision FICO 680

Borrower: **SUZI BUILDER** | Expense/Trans/Union/Equi/Rev: - - - -

Assignment Information

Loan Officer	Brokers officer	Edit
Loan Processor	Broke/Proc User	Edit

Key Dates

Application Disclosure	02/05/2018
Registered	05/23/2018
LE Sent	02/06/2018
Revised LE Sent	05/30/2018
CD Sent	06/04/2018
Revised CD Sent	06/07/2018
AUS Ordered	-
Submit to LW	05/29/2018
Estimated Closing	06/15/2018
LW Suspended	-
LW Approval	06/01/2018
LW Clear to Close	-

Loan Status is also referred to as a Milestone. The loan will complete each of the following Milestones.

Milestone
» Started
» Application
» Loan Setup
» Processing
» Submitted
» Cond. Approval
» Resubmitted
» Approved
» Ready for Docs
» Docs Out
» Funding Review
» Funded

Automated Email Notifications will also be sent tracking your loans change in status.

You must go into the loan to view conditions. Tracking emails will include but are not limited to:

- Loan has been submitted to GMFS
- Your Loan file has been submitted to underwriting
- Your Loan file is approved with conditions
- Loan is Approved
- Your Loan file has had a CD sent by GMFS
- Your Loan file has been assigned to a closer
- Your loan file is now in the GMFS Closing Dept