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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 (<u>rotto@gmfslending.com</u>)
Account Details:
• Email Address: <u>Client@gmfslending.com</u>
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.encompasstpoconnect.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.

s, products, guides, etc. ~		
E-meil Address of Usemanne Password Rennember Me Forget Password?	GI	MFS Partners Client Portal
Lõu Ir	More Resources and Info	
	Please visit www.gm/spartners.com fo	
Contact Us Direct 225-214-5000	Apout GMPS Agent Division Announcements Compliance Contact GMPS Staff Correspondent Division	Forms Loan Servicing Products Tools Underwriting Wholesale Division
	About GMFS LLC	
	in many states across the country. Git	oday GMFS is headquartered in Baton Rouge, Louisiana, with a strong presence If'S is a direct mortgage lender specializing in Government and Conventional customer service, expedient burn times, and consistent underwriting practices.
	GMFS provides a wide variety of loan	customer service, expedient turn times, and consistent underwriting practices. products with competitive pricing and simple qualifying parameters. GMP's was ents with the tools they need to fully satisfy the financial needs of existing and

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.

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M GMFS						Marager
CARSING .						Owege
COME FUELDIE ACONDUCIONE ECONOMICS	PERMIT PRODUCTS, INCOME.TRG - IN	OCLIMINTS .				Input
		GMFS Partner	s Client Portal			_
		WELC				
• Populine: Access mining same to prov. Box, nan AUS, uppar	and the second	WELL	A A A A A A A A A A A A A A A A A A A			
Add New Later: Updat you 12 flex to inside a new loan. We Beenantes: Check current promp on any loan somano. Save Decuments: CMIP's Lock Policy, Annuarcements and Raw b	 Drag and Drag Peakare! prospects' to quarkly access frequently used. 	bund standard				
re Resources and Info						
are not non-grid-partment control another at the resulting						
Apple CARTS	• Fam					
Agent Ovision Announcements	 Unit From 	Servicing				
Conplance	 Tools 					
Consult GMPS Stuff	+ Unite					
Correspondent Division	 whose 	essie Division				
Strang Pring Diseased						
	_		•	×		
Change Password			0	×		
Change Password	jsavoie@gmfslendin	ıg.com	•	×		
Change Password Email	jsavoie@gmfslendin	ıg.com	,	×		
Change Password	jsavoie@gmfslendin	ıg.com	•	×		
Change Password Email	jsavoie@gmfslendin	ıg.com	•	×		
Change Password Email • Current Password • New Password	jsavoie@gmfslendin	ıg.com	•	×		
Change Password Email * Current Password * New Password * Re-enter	jsavoie@gmfslendin	ıg.com	•	×		
Change Password Email * Current Password * New Password	jsavoie@gmfslendin	ıg.com		×		
Change Password Email * Current Password * New Password * Re-enter	jsavoie@gmfslendin	ıg.com	•	×		
Change Password Email * Current Password * New Password * Re-enter	jsavoie@gmfslendin	ıg.com		×		

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.

Company C	ontacts							
						Add Conta	ct 🚺	f
First Name	Last Name	Address	Business Phone	Email	Login Status	Personas		
								*

- 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.
 - o Viewing and Editing permissions can also be assigned by user, regardless of persona.

1	Create New Contact	×
ľ		
	*Email Address	
	* First Name	
,	Middle Name	
	*Last Name	
	Login Status	Enabled
d	NMLS ID	
	Social Security #	***-**
	*Organization	Choose
I		Use Company Address
	Address	
2	City	
ıt	* State	Select 👻
	Zip	-
	Business Phone	Ext.
	Business Fax	Ext.
	Cell Phone	
	* Personas	Add Persona
ļ		View access to team's loans
	Assigned AE	Ryan Otto
đ	Record Last Updated	6/20/18 11:10:39
n		
		Cancel Save
it		

- 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.

<u><u>m</u></u> GMFS				CONTACT US Tposilio User v
WELCOME PIPELINE ADD NEW LO	DAN SCENARIOS FORMS, PRODUCTS, GUIDES, ETC.	APPRAISERS (AMCS) - DOCUMENTS		
				Find Loan # ~ Q Advanced Filter
LOAN OPTIONS	Loan Groups			
CHANNEL		1	Y 12	1.1
Wholesale Correspondent Delegated Correspondent Non-Delegated	All Active Loans 5 Loans	Disclosures Requested O Loans	Pending Submit 3 Loans	Locked not Submitted 1 Loans
view	Submitted for UW	Pending UW Decision	Conditions Pending	Locks Expiring Next Ten Days
 All loans My Loans 	2 Loans	0 Loans	0 Loans	0 Loans
LOAN STATUS	Clear to Close	Closed and Funded	Completed Loans	Expired Locks
 Current Archived 	0 Loans	0 Loans	0 Loans	0 Loans

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

						Archive	0
Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Milestone	Contacts
First Timers, Alice #1702EM300732 887 Las Positas Drive Pleasanton CA 94566	🦲 Not Locked		Conventional \$350,000.00	02/24/17		Started	2
Homeowner, John #1702EM300731 123 Correl Creek Road Pleasanton CA 94566	🦳 Not Locked		\$400,000.00	02/24/17		Started	0

Click **Correspondent** to view correspondent loans.

								21.000	
Milestone	UW Type	Borrower Name / Property Address	Invest Loen # / Seller Loen #	Lock Status / Lock Exp.	Loen Type / Loen Program	Totel Loen Amt. / Note Rate	Delivery Type/ Delivery Exp.	Commit. Type/ Commit. #	Contects
Started	Non-Del	America, Alice 123 faire street Pleasanton CA 94566	#1702EM300460	Not Locked	Conventional	\$450,000			2
Started	Non-Del	Homeowner, John 123 fake street Pleasanton CA 94565	41702EM300466	🚈 Lock Requested	Conventional	\$400,000			2

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 iff MM / DD / YYYY to iff MM / DD / YYYY iff MM / D	Lock Status All Lock Status Cancelled Lock Requested Locked Locked, New Lock Requested Lock Extension Requested Expired Expired Expired Expired, New lock requested Expired, New lock requested Expired, Extension Requested Expired, Extension Requested
	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.

Register Wholesale Loan			\times
Choose Contacts			
LOAN OFFICER			
Organization	GMFS- BrokerTest	•	
User Name	Select	•	
LOAN PROCESSOR			
Organization	GMFS- BrokerTest	•	
User Name	Select	•	
		Cancel Next	

(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. <u>Please select broker</u> to indicate you are the disclosing party. GMFS will offer a disclosing service in the future.

Register Wholesale Loan	\times
Initial Loan Estimate Issued By	
 Broker Lender 	
Back	Cancel Next

- 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 Lo	pan		×
Import Loan Data	From FNM 3.2 File		
	C Drop Here to Upload or	Click to Browse	
Back		Cancel	Skip

- Click Next.
 - o If you imported a file, the 1003 form is displayed with the loan data.
 - o 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)

Register Wholesale Loan		>	<
Choose Contacts			
LOAN OFFICER			
Organization	GMFS- BrokerTest	•	
User Name	Select	•	
LOAN PROCESSOR			
Organization	GMFS- BrokerTest	•	
User Name	Select	-	
		Cancel Next	

- 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. <u>Please select</u> <u>broker</u> to indicate you are the disclosing party. GMFS will offer a disclosing service in the future.

Initial Loan Estimate	e Issued By		
	• Broker		
	CLender		

- o 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 Dat	a From FNM 3.2 File		
	CD Drop Here to Upload or	Click to Browse	
Back		Cancel	Skip

- Click Next.
 - o If you imported a file, the 1003 form is displayed with the loan data.
 - o 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

03 / Loan Informatio	n				
ct Borrower Pair					
	- Eait				Register Next
The income / assets of a person other that	n the Borrower will be used				
The income / assets of the Borrower's spo	use will not be used.				
Types of Mortgage and Terms of	Loan				
Base Loan Amount	\$		Decision FICO		
Lien Position	First	•	Interest Rate		
Sub Financing	O Yes O No		Prepayment Penalty	No	
Losn Type	Select One		MI Coverage		**
Lender Case Number			MI Months		
Universal Loan Identifier				Lender Paid Mortgage Insurance	
MERS MIN			Impound Waiver	Select One	
Amortization Term Months			Documentation Type	Select One	
Due In			Application Date	MM / DD / YYYY	
Interest Only			Estimated Closing Date	MM/DD/YYYY	
Amortization Type	Select One				
Loan Program					

Borrower Information Page

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

ohn Homeowner & Mary Homeowner	Fot			Ne Ne
Borrower Information				
Borrower First Name	John	Number of Dependents		l)
Borrower Middle Name		Dependent Ape(s)]
Borrower Last Name	Homeowner	Years in School	Separate ages by commas	
Suffix		Home Phone		
Social Security Number	···5000 🛷	Cell Phone		1
Date of Birth	MM / DD / YYYY	Borrower Email	- Manager and a second s	
Marital Status	Select -			
prower Present Address				
13th Street . Washington DC 20013			Edit	Delete

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.

Add Employment History - Borro	wer ×
Selected Borrower Pair	(1) John Homeowner & Mary Homeowner
Current Employer?	○ Yes ○ No
Employer Name	L. L
Employer Address	
City	
State	Select One
Zip	
Work Phone	(###) ###-####
Position / Title / Business Type	
Self-Employed?	○ Yes ○ No
Years on the job	Months
Years in line of work	
Employed From	Image: MM / DD / YYYY To Image: MM / DD / YYYY
	Cancel Save Save & Add Another

- 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.

John Homeowner & Mary Hom	eowner	East				Save	Ne
Monthly Income and Co	mbined Housing E	xpense Information					
ross Monthly income				Monthly Housing Expense	95		
Borrow	ver .	CoBorrower	Total	Present		Proposed	
Base	\$4300	\$	\$4,300.00	Rent	\$892		
Overtime	\$	\$	\$0.00	First Mtg.	s	\$827.42	
Bonuses	\$	s	\$0.00	Other Fin.	\$	s	
Commissions	\$	s	\$0.00	Haz. Ins.	\$	\$ 30	
Div. / Interest	\$.	\$	\$0.00	RE Taxes	\$	\$ 226	
Net Rental Inc.	\$	\$	\$0.00	Mtg. Ins.	\$	\$92	
Other	\$	\$	\$0.00	HOA Dues	s	\$	
Other Income	\$250.00	\$0.00	\$250.00	Other	s	s	
Total	\$4,550.00	\$0.00	\$4,550.00	Total	\$892.00	\$1174.42	

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.

Add Asset Account			×
Borrower Pair	John Homeowner & Mary Homeowner		
Enter Institution Info	ormation		
Belongs To	Select One 👻		
Institution	±		
Address			
City			
State	Select One 🔹		
Zip	·		
Account Information	ı		
Account/Asset Type	Account in the Name of	Cash Value	Account Number
Select One	•	\$	
Select One	•	\$	
Select One	•	\$	
Select One	•	\$	
		Cancel	Save & Add Another

- o In the Account Information section, select an account or asset type, and then provide its details.
- o Repeat Step 3 to add additional accounts. You can add up to four accounts for one financial institution.
- o 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.

Add Cash Deposit		×
Borrower Pair J	Iohn Homeowner & Mary Homeowner	
Amount	\$	
Held By		
	Cancel Save	Save & Add Another

- o 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.

Add Stocks and Bonds		×
Borrower Pair	John Homeowner & Mary Homeowner	
Company Name &		
Account #		
value	\$	
	Cancel Save	Save & Add Another

- o Enter the Stock and Bond information.
- o 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.

Add Automobile asset		×
Borrower Pair	John Homeowner & Mary Homeowner	
Make & Model		
Value	\$	
	Cancel Save Save & Add Another	

- Enter the automobile asset information.
- o 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.

Add Other Assets		×
Borrower Pair	John Homeowner & Mary Homeowner	
Description		
value	\$	
	Cancel Save	Save & Add Another

- o Enter the asset information.
- o 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.

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	

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, Re	pairs	\$					
	c. Land (if acquired separa	tely)	\$					
	d. Refinance (incl. debts to be paid off)							
	e. Estimated Prepaid Items							
	f. Estimated Closing C	Costs	\$2900					
	g. PMI, MIP, Funding Fe							
	h. Discount (if Borrower will pay							
	i. Total Costs (a throug	ghh)	\$169,000.00					
	j. Subordinate Finar	ncing	\$					
	k. Borrower's Closing Costs Paid By S	Seller	\$					
I.	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				
a. Are there any outstanding judgments against you?	Borrower Yes	No	Co-Borrowe	r No
b. Have you been declared bankrupt within the past 7 years?	Yes	Νο	Yes	No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No	Yes	No No
d. Are you party to a lawsuit?	Yes	No	Yes	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?	Yes	No	Yes	No No
f. Are you presently, delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No	Yes	🗌 No
g. Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No	Yes	No
h. Is any part of the down payment borrowed?	Yes	No	Yes	No
i. Are you a co-maker on a note?	Yes	No	Yes	No
j. Are you a U.S. citizen?	Yes	No	Yes	No No
k. Are you a permanent resident alien?	Yes	No	Yes	No No
I. Do you intend to occupy the property as your primary residence?	Yes	No	Yes	No No
m. Have you had an ownership interest in a property in the last 3 years?	Yes	No	Yes	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.

elect Borrower Pair				
(1) John Homeowner & Mary H	- Edit		Save	Next
] The income / assets of a perso	on other than the Borrower will be used.			
	rrower's spouse will not be used.			

- 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 Info	ormation				
Select Borrower Pair (1) John Homeowner & Mary H	L		[Save	Next
	rson other than the Borrower will be used. Borrower's spouse will not be used.				
I. Types of Mortgage an	d 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		Lender Paid Mort Insurance	gage	

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.*)

* Borrower First Nome		6	*Representative	e Credit Score	0	* Purchase Price	
ANDY			780			\$300,000.00	
* Borrower Last Name			*Loan Type			* Appraised Value	
AMERICA			Conventional	Č.	*	\$345,000.00	
* Borrower SSN			*Loan Docume	entation Type		Term Months	• Due In
	ø		(F) Full Docum	mentation	S.	360	360
* Borrower Citizenship St	stus		*Losn Purpose			* Amortization Type	
U.S. Citizen	+		Purchase		-	Fixed Rate -	
						* Lock Period	
						30 🔻	
						30 *	
						30 T Subordinate Financing B	lalance
						Subordinate Financing B	alance
							lalance
						Subordinate Financing B	alance
						Subordinate Financing B	leience
* Base Loan Amount	MI, MIP, FF Financed	* Totel L	oan Amount	LTV CLT	τν	Subordinate Financing B	islance
* Bese Loen Amount \$255,000.00 +	MI, MIP, FF Financed \$	* Totel L = \$255.0			TV 5.00	Subordinate Financing B	alance
						Subordinate Financing B \$ B Impound Waiver	
\$255,000.00 +		= \$255,0				Subordinate Financing B \$ Impound Warver	
\$255.000.00 + Address		= \$255,0	NOUGE			Subordinate Financing B S Impound Waiver Financing B Prepayment Panalty	
\$255,000.00 + Address 1771 MARSHALL DRIVE	5	= \$255,0 • City BATOM	000.00 N ROUGE Code	85.00 / 85		Subordinate Financing B Subordinate Financing B S Impound Walver E No Prepayment Penalty E No	
\$255,000.00 + *Address 1771 MARSHALL DRIVE *Subject Property State Louisiene •	5	= \$255.0 * City BATON * Postal 70806	NOUGE Code	85.00 / 85		Subordinate Financing B S Impound Waiver E No Prepayment Penalty E No Self-Employed Vec E Interest Only	
\$255,000.00 + Address 1771 MARSHALL DRIVE Subject Property State	5	= \$255.0 * City BATON * Postal 70806	NROUGE Cade	85.00 / 85		Subordinate Financing B Subordinate Financing B Subordinate Financing B Subordinate Financing B Subordinate Financing B Proposition State Proposition State Self-Employed Vest E	

- 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)

Save As Prospect		Submit	
References and a second s			
 Lien Information 			
First Uen Am. 255000	Second Lien Artt.	HELOC Line Art.	HELOC Drawn Arrs.
		9	jo
Search for First	Search for Second	Search for HELOC	
Loan Information			
Price/Estimated Value	Appraisal Amount	Ecoan Purpose	Cash-Out Amount
300000 • UTV	345000 CLTV	HOLTV (Line Amt)	P HCLTV (Drawn Amt)
#5.00	0	6	0
Walve Escrows	Lender Paid Compensation?	Fees in	Months of Reserves
No	Yes	No (Fees Out)	12
Asset Depletion	No T		
No	140		
A DECEMBER OF			
Borrower Information			
Borrower First Name	Borrower Last Name	Rep FICO	Salt Employed
ANDY	AMERICA	780	Yes
Verified	Asset Documentation	Employment Documentation	DTI Ratie 12.928
Citzenship	First Time Home Buyer	Non-Desupant Cobernwar	12.928
U.S. Citizen	Yes *	No	
Property Information			
Primary Residence	Property Type Single Family	1 Unit V	Number of Stories
State	 County 	Construction	*
Louisiana (LA)	East Baton Rouge	No	
Property Zip			
70806			

• 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.

	1. 385429 Utahim Regi	stered former AMERICA	2			
Re-Submit Opti	ons	Re-Submit Revise Searc	b.			
Loan Ant	• LTV	CLTV	Desired P	216	Desired Price	Desired Look
255000 Interest Only	85 Waive Escr		# Buydow		Prepayment Penalty	DTI Ratio
No Property Zip	No	* Du	None	•	None Y	12.928
70806						
Loan Type(s): Contain Conforming	Loan Termi	a): 50 Yr Amortiza	tion Type(s): Fixed	ARM Fixed Term(s)	3.Yr. 5.Yr. Exp. /	lop. Level(s):
			Full Product Listing	Side-by-Side Com	pari Side-by-Side C	ompari Best Pricing
Links Eligible Product			Rate	PMI Prie	e Conormation(%) Detail Compare
GMES- Fannie 30 Yr (F)	920)		4.000	\$1,217 95.5	15 2.750	tids 📖
View Pricing for lock	: period: 15 30 45 6	0 90 Expiration: 11/01/18	1		Pricing Last Updates Search Timestamp:	1: 10/02/18 3:26 PM 10/02/18 3:30 PM
Rato	PSI	Price	Compe	ncation(%)		Select
3.500	\$1145	92.678	2	.750		
	\$1163	93.546	2	.750		
3.625						
3.625	\$1101	94.299	2	.750		
	\$1101 \$1199	94.299 94.885		.750		8
3.750			2			
3.750 3.875	\$1199	94.885	2	.750		
3.750 3.875 4.000	\$1199 \$1217	94.885 95.515	2 2 2	.750 .750		8
3.750 3.875 4.000 4.125	\$1199 \$1217 \$1236	94.885 95.515 96.302	2 2 2 2 2	.750 .750 .750		
3.750 3.875 4.000 4.125 4.250	\$1199 \$1217 \$1236 \$1254	94.885 95.515 96.302 96.968	2 2 2 2 2 2	.750 .750 .750 .750		
3.750 3.875 4.000 4.125 4.250 4.375	\$1199 \$1217 \$1236 \$1254 \$1273	94.885 95.515 96.302 96.968 97.479	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	.750 .750 .750 .750		
3.750 3.875 4.000 4.125 4.250 4.375 4.500	61199 51217 51236 51254 51273 61392	64.885 95.515 96.302 96.968 97.479 98.131	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	.750 .750 .750 .750 .750 .750		

- After reviewing a product & pricing, click the **Blue Lock icon** it 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.

			Compliance Checklist 🔻	New Search
Selected Loan: Loan ID: 372026 Status: Registered Borrower: AMERICA 👂				
Compliance Checklist				
Question 1: I certify that I either am a licensed/registered loan originator, who negotiated the terms of the loan, or I	• Yes	Comments:		
am performing a systemic task, at the direction of the licensed/registered loan originator, who negotiated the terms of the loan.	◎ _{No}			
Search Results Submit Checklist				

• 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	Reque	st 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

	Loan Number: Total Loan Amt:	1804439 \$300,000.00	Loan Type: Loan Purpose:	Conventional Purchase	Rote: LTV/CLTV:	4.250% 60.00% / 60.00%	Wh 1st	6	S Initial Registr
luct, Pricing & Lock							Va	w Lock History	Change Reque
Product & Lock Details									rrent Lock Status k Requested
Fannie High Balance 30 Yr									
ADJUSTMENTS				RATE	PRICE			PRICE(\$)	
Buse				5.500	102.2	26		\$6708.00	

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

				Product Search Vew Search
Selected Loan:	Loan ID: 366007 Status: Locke	d Borrower: Homeowner		
	Save As Prospect		Submit	

• 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 <u>LockDesk@GMFSLending.com</u>

OB Change

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.



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 Credi	t					
Select Borrower Pair (1) John Homeowner & Mary Homeowner	•					
Choose Provider						
Credit Provider Reference Number	Select One New Credit Order Re-Issue Credit	•		Request Type Report Type Credit Bureaus	Joint Tri-Merge Ø Experian Ø Equifax Ø Trans Union	•
Borrower Information						
Borrower John Homeowner Date of Birth		Present Address 175 13th Street Washington, DC 20013	Co-Borrower Mary Homeowner Dete of Birth			Present Address 175 13th Street Washington, DC 20013
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.
 - o 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	Resubmit -
DU Credit Provider	Equifax
User Name	999EL31714
Password	
Product Description	
	ast DU Ordered
DU Key Number	1973305801 View Findings Report
	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	New	
Processing Point	Application/Processing *	
* Property Type	Single Family Attached	
Appraisal Form Type	DU Form 2075 = Desktop Ur 🔹	
Appraisal Method	Automated Valuation Model 🔹	
(1) John Homeov	ner & Mary Homeowner	Import Liabilities View Credit Report
Credit Provider	Equifax	
Reference Number		
Date Ordered	01-12-2017	
		Order LPA Underwriting

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 throwse 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

. _ _ . . A _±: _ .. .

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 2011 doi:10/000.00, robustory, 1x, 77528 (SWS: StateTeet						Loan Number: 1805605 Total Loan Are: \$181,500.0	toen Loen	Type: Conventional Purpose: Purchase	Rate: LTVICLTV	4.8795 64.485./64.485	Whi tut	Caret Approv
E LOAN SUMMARY												1
		FILTER BY	Prior Ta	+ AI	+	Equit Al	College	(All)				Netty London 👔 🖨
						· · · · · ·		1		Mar	entachment skam is 200	ND. View Supported Film.
D DOCUMENTS		Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date	C. 40	tor .
💠 соколоня	•	Property	Appraisal	Approxi	0.010.10		83	AVERCA	futies.	00.1918	2	Re-Oaser
			Provide furly comprete Philips 10	040 - A00/858 1	lus de Reveved Ar	e Approved by Underwrter						
			APPRASAL Unive							C Connersa	Drag & Drag Sea here o	Eronne for Size
LOAN ACTIONS			Link Desument to Condition	•								
Impact Additional Date Re-Eatent Loan		Lege	Misc-Prelim/Title Commitment	Approve	067578		8	ANDY AMERICA, MITT AMERICA	Arred	061518	1	Ready for Daview
			Parrinary Title Report Title Co	nontriant Togat	er date A 24 Auces	Drain OFTER						
			MISC-PRELIMITITLE COMM	TMENT SHOW						Connests	Orag & Drog Nes Fare 1	Binnine for files
			Link Discement to Canadition	•								
		Paperty	Property-Hezerd Declarati Page w/ Paid Receipt	en Associal	06/5/18		8	ANDY AMERICA, MIY AVERCA	Asses	0615.16	÷.	Ready for Persons

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 2011 BELTWOOD DR. WOULTON, TX. 17528 GMP5 StrateText						can faunciar. 1905605 Mid Liter Arm \$181,500.0	e Loan			4.8795 64.485./ 64.485	Whith the	Carel Approve
E LOAN SUMMARY												1
		FILTER BY	Prior Ta	AL		Expand At	Collago	An .				Nety Lester
C HOULCT HIGHLA					10	2				Ma	x ettachment skate is 200	MEL View Supported Film.
		Category	Constion	Prior to	Date Added	Date Revised	Apr	Borrower Pair	2551/15	Status Date		clor .
		Property	Appraisal	Assent	0.010.10		83	ANDY ANDROA, ANY AVERCA	Autoes.	00,1918	2	Re Caser
			Provide Aury comprete Prints, 100	HC - ACO/6159 1	luit De Reviewed And	Approved by Underwriter						
			APPRASAL Union							C Connerse,	Drag & Drap Sea here	er Erzesz ter film
LOAN ACTIONS			Link Dolument to Condition									
Import Additional Data Ne Coloret Loan	•	Lege	Misc-Prelim/Title Commitment	Аррика	067578		*	MICH AMERICA, MIT AVERCA	Arrest	061516	· [Ready for Decision
			thermary Title Report Title Con	Hitter Tiget	el inte A 24 Morer D	SHO OF TO 4						
			MISC-PRELANTITLE COMMIT	MENT SHOW						C Conners	Drog & Drog Nes here	Process for files
			Link Document to Condition									
	•	Property	Property Hezard Declaratio Page w/ Paid Receipt	Acoroval	061518			AVEN AMERICA, MIN AVENCA	Asces	061518	<u>.</u>	Ready for Planes

Section 5: Loan Submission

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 be 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

TPO: CLOSING CONDITIONS	Drag & Drop files here or Browse for files
TPO: UNDERWRITING CONDITIONS	Drag & Drop files here or Browse for files

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.

SUZI BUILDER 12345 MAN ST. BATON ROUDE, LA, 70811 GMPS-BickerTest			Loan Number: 1905609 Total Loan Ant: \$103,098.00		Rate: 5.000% LTV/CLTV: 96.50% / 96.50	whi tst 🔒 🖂	B Final Approval
(i) 1003	\$103.098.00		Final Approval		Assignment Informa	ition	
	96.50% / 96.50%		06/01/2018		Loan Officer	Brokerio officer BrokerProc User	Ede Ede
DOCUMENTS	Base Losh Amount	MI, FP, MP Financed	Conditions				
& conditions	\$101,325.00 Sub Prenting	\$1,773.00	Open Ready for Review	2	Key Dates		
	\$0.00		Show Details		Application Disclosure	02/06/2018	
			DU:		Registered	05/23/2018	
	0		Down Payment P & I	Sec.	LE Sent	02/06/2018	
LOAN ACTIONS	Locked 5.00 05/30/2018 - 06/29/2018		\$3,675 \$553 Reserves DT	.45	Revised LE Sent	05/30/2018	
LOAN ACTIONS	Search Product and Pricing	3.4		36%/52.969%	CD Sent	06/04/2018	
Import Additional Data					Revised CD Sent	06/07/2018	
Re Submit Loen	Amortization Type Fixed Rate	Amortzebon Term 360			AUS Ordered	()+	
	Loan Program		Decision FICO 680		Submit to UW	05/29/2018	
	GMFS- FHA 30 Yr		Borower	Experien/TransUnion/Equilies	Estimated Closing	06/16/2018	
			SUZI BUILDER		UW Suspended	12	
	12345 MAIN ST.	BATON ROUGE, LA			UW Approval	06/01/2018	
	70811				UW 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