



## 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:

1. Go to the **Documents** link in the left menu
2. Upload loan package to **FULL INITIAL PACKAGE**
3. Click **Submit Loan** in the lower menu on the left.
4. Review the information on the Submit Loan page and click **Submit Loan**.

The screenshot displays the GMFS loan processing dashboard for a user named John Homeowner. The interface includes a sidebar with navigation options such as 'LOAN SUMMARY', 'DOCUMENTS', and 'LOAN ACTIONS'. The main content area shows a list of document folders for upload, including 'APPRaisal', 'DISCLOSURE REQUEST DOCUMENTATION', and 'FULL INITIAL PACKAGE'. Each folder has a 'Drag & Drop files here or Browse for files' button. The top of the dashboard provides loan details: Loan Number: 19012201, Total Loan Amt: \$240,000.00, Loan Type: Conventional Purchase, and Rate: 4.500% LTV/CLTV: 80.00% / 80.00%. There are also buttons for 'Wh', 'Est', and 'Started'.

## 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:

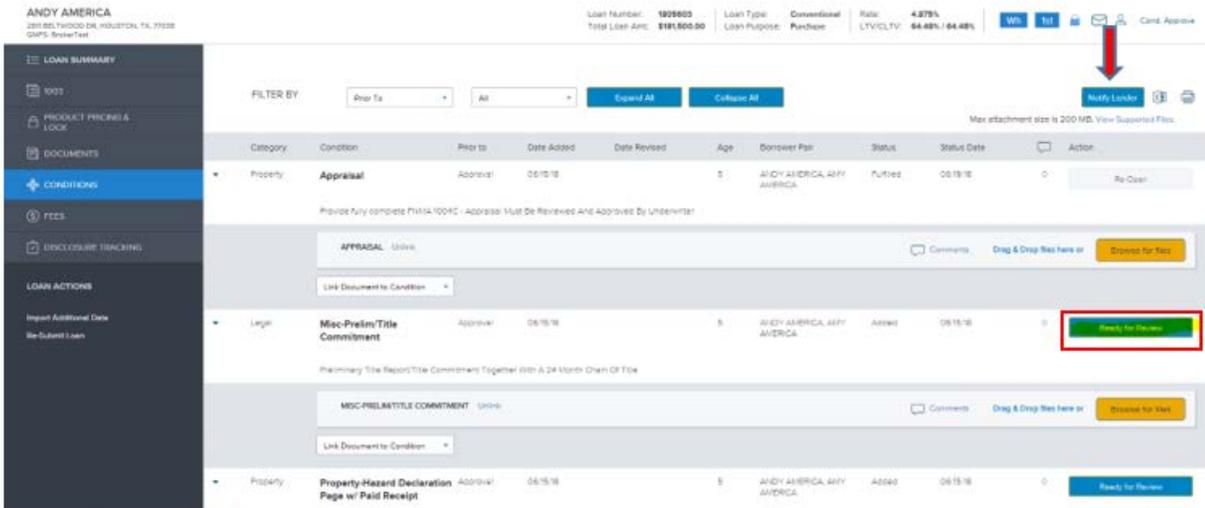
1. On the menu on the left, click the **Documents** link.
2. Upload documents to the **FULL INITIAL PACKAGE** folder.

# 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.



## 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.

