

# HOW TO REQUEST DISCLOSURES

Which channel would you like to proceed with?

Wholesale  
 Correspondent Non Delegated  
 Correspondent Delegated

## 1 Select Wholesale Channel

Register Wholesale Loan

Initial Loan Estimate Issued By

Broker  
 Lender  
 Import Loan Data From FNM 3.2  
 Manual

## 2 Select Lender Disclosure

## 3 Upload your 3.2 file and save to Register as per the usual steps

## 4 Select Product and Pricing – this is required for all files

John Homeowner  
1 OB Program Test, BATON ROUGE, LA, 70806  
Do It All TPO Customer

Loan Number  
Total Loan Ar...

LOAN SUMMARY

1003

PRODUCT PRICING & LOCK  
 LOAN ESTIMATE FEE MANAGEMENT

Product, Pricing & Lock

Product Details

This loan does not have a loan program selected.  
Simply select the "Search Product & Pricing" button to continue

## 5 Update Encompass or Lock

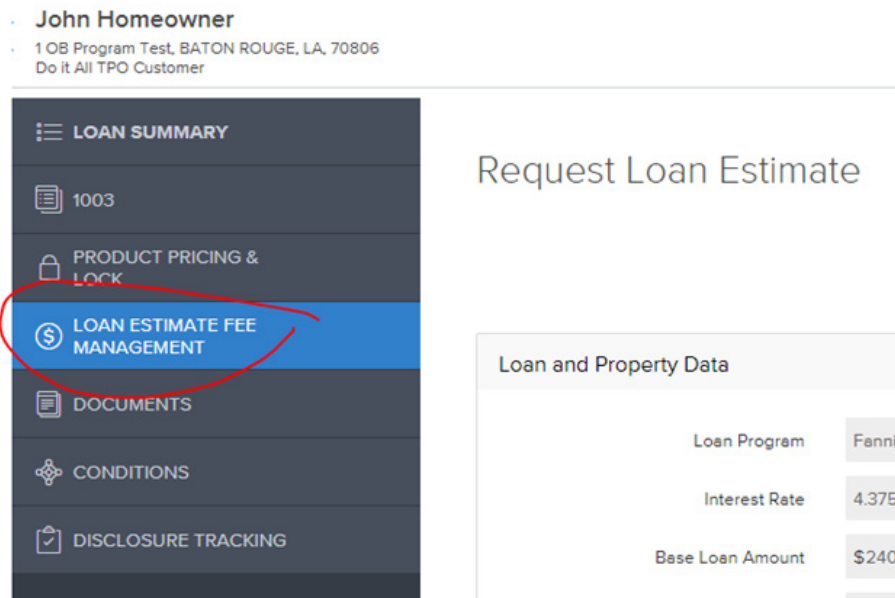
The screenshot shows the GMFS web application interface. At the top left is the GMFS logo. To the right, it says "User: C. Neg 50 0 50". Below the logo, there is a banner for "Conventional Bonus of +.125 on loan sizes down to \$200,000". A navigation bar includes a "Lock Form New" button. Below this, a status bar shows "Selected Loan: Loan ID: 455728 Status: Registered Borrower: Homeowner". A red warning message states: "Changes made on the Lock Form will not be evaluated by the product and pricing engine." Below the warning are three buttons: "Printer Friendly Version", "Update Encompass" (highlighted), and "Request Lock". A "Save" button is also visible. The "Borrower Information" section includes fields for "Borrower First Name" (John), "Borrower Last Name" (Homeowner), "Self Employed" (No), and "Citz" (U.S.).

## 6 Order or Reissue Credit – This is a required step when you are requesting GMFS to prepare the LE

The screenshot shows a dark grey menu titled "LOAN ACTIONS". The menu items are "Order Credit", "Order DU", and "Order LPA". The "Order Credit" item is circled in red.

The screenshot shows the "Order Credit" form. It includes a "Select Borrower Pair" dropdown menu with "(1) John Homeowner" selected. Below this is the "Choose Provider" section, which has a "Credit Provider" dropdown menu set to "Credit Plus (DU, 17, LPA: 17)". There are two radio buttons: "New Credit Order" (unselected) and "Reissue Credit" (selected). A "Reference Number" field contains "50863279". To the right, there are "Request Type" (Individual) and "Report Type" (Tri-Merge) dropdown menus. Below these are three checked checkboxes for "Credit Bureaus": Experian, Equifax, and Trans Union. At the bottom, there is a "Last Order" section with a table showing "Borrower: John Homeowner", "Order Details: Credit Plus", "Order Date: 11-04-2019 07:29:21 AM", and "Requested By: Tpoello User". Two buttons, "View Credit Report" and "Import Liabilities", are located at the bottom right.

# 7 Go to Loan Estimate Fee Management to complete the fees



# 8 To enter Origination or Discount, click the Borrower Paid/Lender paid radio buttons in the A section. Go through each section to enter your fees and prepaids.

**A. Origination Charges** Total: \$0.00

Application Fees	\$	
Processing Fees	\$	
Underwriting Fees	\$	

Borrower Paid Compensation  Lender Paid Compensation

Broker Fees: 0.000 % = \$0.00 = \$0.00

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**Total: \$775.00**

	Paid To Name	Total Amount
Appraisal Fee	Appraiser	\$600.00
Credit Report Fee	Credit Plus	\$100.00
Tax Service Fee	Tax Service	\$75.00
Flood Certification Fee		\$
VA Funding Fee		\$

**+ Additional Fee Item**

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**F. Prepaids** Total: \$466.67

Daily Amount	Number of Days	Total Amount
Interest: \$29.17	X 16	= \$466.67

Mortgage Insurance Premium	Paid To Name	Total Amount
Homeowner's Ins Premium		\$

Flood Insurance	Paid To Name	Monthly Amount	Number of Months	Total Amount
Wind and Hail		\$	X	\$0.00
		\$	X	\$0.00

**+ Additional Fee Item**

# 9

When finished, click the Save and Request Loan Estimate button

G. Initial Escrow Payment at Closing Total: \$900.00

	Monthly Amount		Number of Months		Total Amount
Homeowner's Ins.	\$100.00	X	3	=	\$300.00
Mortgage Ins.	\$	X		=	\$0.00
Property Taxes	\$200.00	X	3	=	\$600.00
City Property Tax	\$	X		=	\$0.00
Flood Insurance Reserve	\$	X		=	\$0.00

I. TOTAL LOAN COSTS (E + F + G + H) Total: \$1,816.67

J. TOTAL CLOSING Total: \$3,791.67

## FINAL STEPS AND NOTES

You will be prompted with a message asking if you're ready to complete the step. Click OK, and the Disclosure Desk will be notified with an email, and the file will show up in their queue. You will also receive an email confirming the step.

As they go through the process, you will be notified when the borrower has viewed, and signed the documents. After the disclosures are generated by GMFS, the Submit link in TPOC will be available in the left hand menu, allowing you to upload your full package and complete the process to submit to Underwriting.

For questions and assistance, please email [tpodisclosing@gmfslending.com](mailto:tpodisclosing@gmfslending.com)



# DISCLOSURE FEES

## Requiring Input on eDisclosure

Disclosing fees for GMFS to prepare the LE and full disclosure package requires only 4 inputs, 5 if you are charging a Discount or Origination fee, plus any fees that are required outside of the normal loan.

REQUIRED ON ALL LOANS:	
Underwriting Fee	\$850.00
Appraisal Fee	Actual Charge
Credit Report	Actual Charge
GRMA (For GA loans)	\$10.00

REQUIRED IF CHARGED BY TPO SOURCE:	
Origination/Discount	Actual Charge
Survey	Actual Charge
Pest Inspection	Actual Charge
Any Other Fee	Actual Charge

NOT REQUIRED	
Tax Service Fee	Included in GMFS UW Fee
Flood Service	Included in GMFS UW Fee
All Title, Recording & State Tax Stamps	GMFS Defaults
HOI, Tax & MI Escrow	Pulls From 1003
Seller Credit	Pulls From 1003
Gift Funds	Pulls From 1003