NEW CONNECT GMFS PARTNERS PORTAL

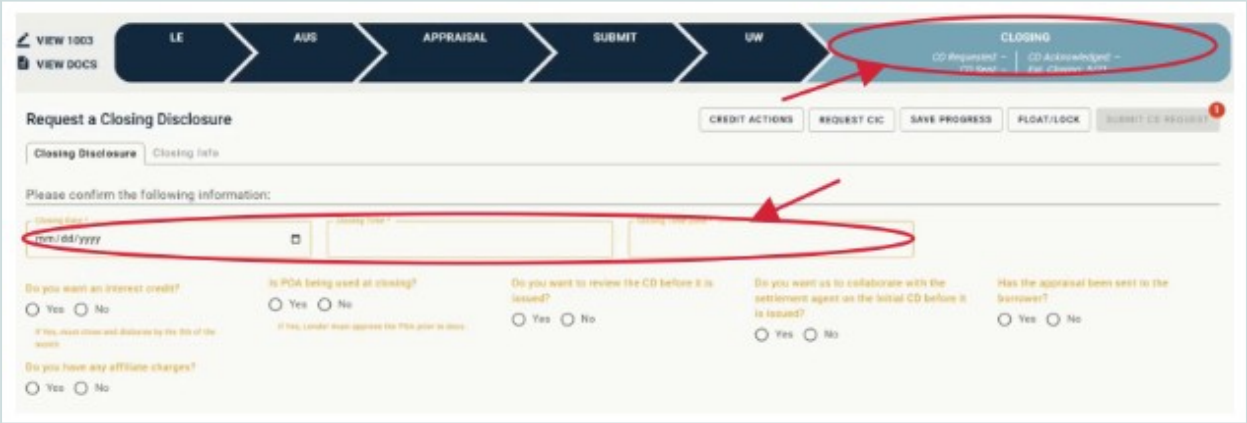
How to Request a Closing Disclosure in Connect

Use this guide to complete the initial Closing Disclosure (CD) request form and submit your request to GMFS.

Before you begin

> The loan must be locked to request an initial CD. The form also requires confirmation that the Loan Estimate (LE) has been disclosed, the title commitment has been uploaded, and the preliminary CD from the settlement agent has been uploaded.

1. **Open the request and enter closing details -** Open the applicable loan, select CLOSING, and use the Closing Disclosure tab on the Request a Closing Disclosure screen. Enter the Closing Date, Closing Time, and Closing Time Zone.



Answer each Yes or No question for your loan: interest credit, power of attorney (POA), review of the CD before issuance, collaboration with the settlement agent, appraisal delivery to the borrower, and affiliate charges.

Follow the on-screen instructions for your selections. The form notes that interest credit requires closing and disbursement by the 5th of the month, and POA requires lender approval before documents.

Screenshots show a sample loan. Red circles and arrows identify the fields and controls used in each step.

2. **Choose delivery preferences -** Under Delivery Preferences, select the appropriate Delivery Type: eSign to borrower, Mail to borrower, or Other. Select the Delivery Date Preference by manually entering the date for the CD to go out, or pick from the calendar icon.



The requested delivery date is separate from the closing date.

3. **Verify borrower and broker contacts -** Review each name and email address under Borrower Contact(s) for Initial CD. Confirm that the intended recipients and email addresses are correct.
   Enter the Broker Name and Broker Email Address for the contact who should receive a copy when the initial CD is issued to the customer. Use ADD BROKER for additional broker contacts as needed.

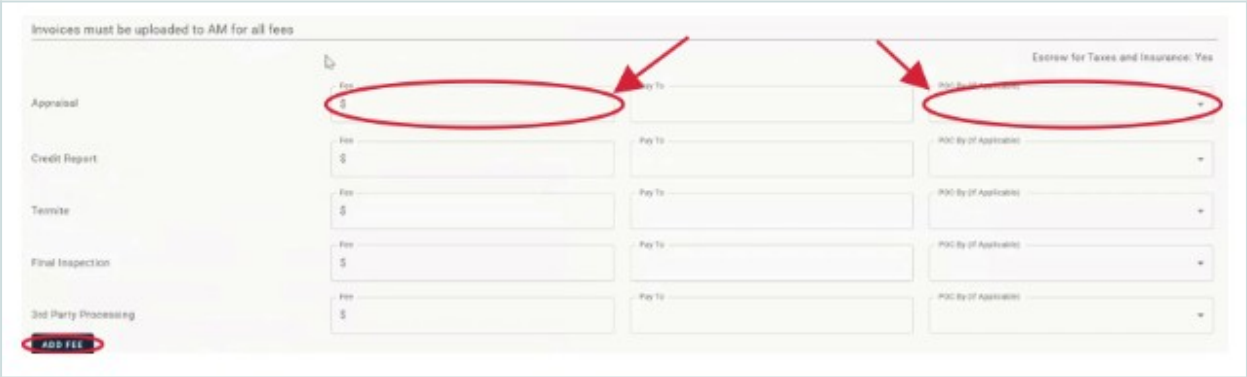


4. **Complete settlement agent information -** Enter the Closing Agent Company Name, Agent Phone Number, Contact Name, and Contact Email in Title Company / Settlement Agent Info. Add any relevant instructions in Notes to Closer.



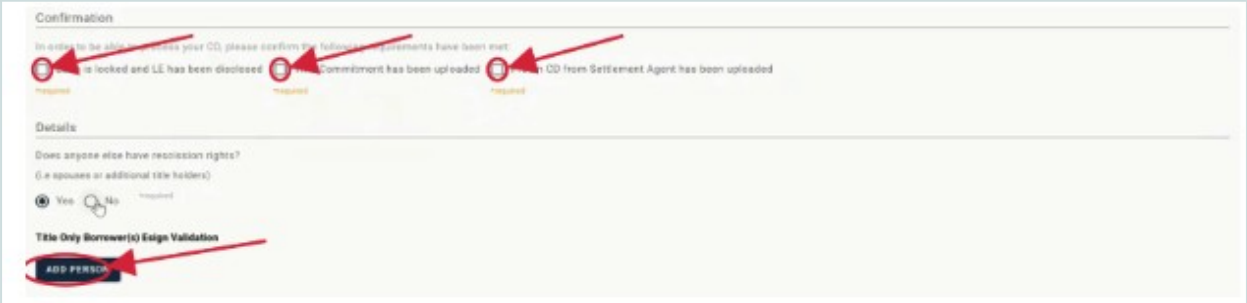
5. Enter fees - For each applicable fee, enter the Fee amount and Pay To information. Complete POC By (If Applicable) when the fee is paid outside closing. Use ADD FEE for an additional fee not already shown.

The form lists Appraisal, Credit Report, Termite, Final Inspection, and 3rd Party Processing fees. It also states: Invoices must be uploaded in the Underwriting tab under the "Condition Not Listed – Send to Review" for all fees.



6. Complete the required confirmations - Check each box only after the requirement has been met:
    - Loan is locked and LE has been disclosed or COC is being requested to go out with CD
    - Title Commitment with current property taxes has been uploaded.
    - Prelim CD from Settlement Agent has been uploaded.
    - Insurance Quote/Binder has been uploaded
    - Flood application/Binder (if applicable) has been uploaded
    - Closing Invoices

Under Details, answer whether anyone else has rescission rights, such as a spouse or additional title holder. If Yes, use ADD PERSON under Title Only Borrower(s) Esign Validation and complete the information requested by the portal.



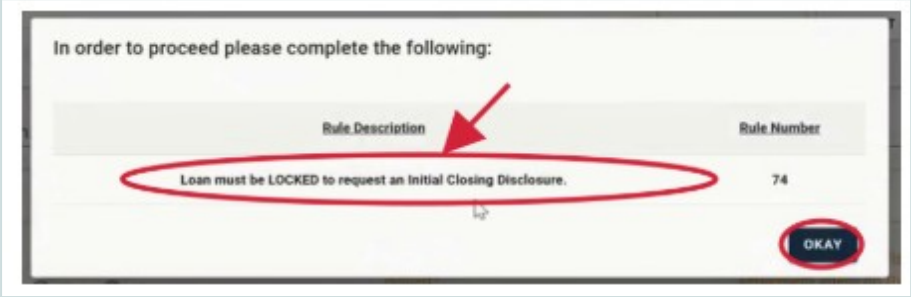
Choose the answers that apply to the actual loan. The sample screenshots show a demonstration and are not instructions to select a particular answer.

7. **Save review and submit the request -** Review the form for accuracy and complete all required fields marked with an asterisk. Use SAVE PROGRESS to save your work. Saving progress does not submit the CD request.

When the form is complete and all prerequisites are met, select SUBMIT CD REQUEST



If the portal displays an alert - Review the alert or rule list, select OKAY, and resolve the listed requirement before submitting again. The video shows this blocking rule: Loan must be LOCKED to request an Initial Closing Disclosure.



If a requirement remains outstanding, the request has not been successfully submitted. Resolve it, review the form again, and retry SUBMIT CD REQUEST.

Check the submission result - Review the portal response after submitting and confirm that the request was accepted before leaving the screen. Requesting a CD is separate from the CD being sent to or acknowledged by the borrower.

The CLOSING status bar includes separate CD Requested, CD Sent, and CD Acknowledged fields to help track those stages.