



New Connect Partners Portal

Quick Start Guide (Brokered Disclosed Loan)

Version 1.0

05/2026

connect

HOW TO SAVE GMFS CONNECT AS AN APP

- 1**

OPEN SAFARI & NAVIGATE



Open the native Safari app on your iPhone and type connect.gmfspartners.com into the address bar.
- 2**

OPEN THE SHARE MENU



At the bottom of the screen, you will see the More Options Icon (or the "three dots" menu). Tap the Share Icon (the square with an arrow pointing up) located in the center of the bottom navigation bar.
- 3**

NAME AND SAVE THE SHORTCUT


- 4**



Tap Add to Home Screen. A prompt will appear where you can customize the icon text. Type a clean name like "GMFS Connect" and tap Add
- 5**

ACCESS FROM YOUR HOME SCREEN

The portal link will now sit directly on your home screen, functioning exactly like a mobile app. You can edit your home screen and move this new "App" to anywhere on your home screen or folder you would like.





GMFS | PARTNERS

01

Pricing and Loan Registration



Price a Loan:

Log in and navigate to the Price a Loan tab.

The screenshot displays the GMFS PARTNERS web application interface. At the top, the header includes the GMFS PARTNERS logo on the left, and user information on the right: "Catherine Bottoms ACT AS 02 GMFS Test Company" under the "Company" label, and "GMFS DemoCompany" under the "User" label, with a search icon to the right.

A dark blue sidebar on the left contains navigation options: HOME, PRICE, PIPELINE, NEWS, and RESOURCES. Below these is a "Most Recent" section listing five items with IDs and statuses:

- 2604T0803: Andy America, Status: Loan Started
- 2604T0784: Andy America, Status: In Processing
- 2604T0793: Andy America, Status: Conditional A...
- 2604T0790: Andy America, Status: Loan Started
- 2604T0796: Catherine Conv Test, Status: Loan Started

The main content area features two large dark blue buttons: "Price a Loan" (with subtext "Lock | Float | Import") and "My Pipeline". Below the "Price a Loan" button is a "What's New" section containing a dark blue card with the text "Have you signed up for the BROKER DISCLOSURE TOOL". Below the "My Pipeline" button is a "Scenarios" section with a "CREATE" button and the text: "Create scenarios to price loans, submit UW scenarios and upload bank statements to calculate the income."

At the bottom of the page, there are three dots and two social media icons (Instagram and LinkedIn).

Enter Data:

Input your loan parameters or import a 3.4 file to view eligible products and live pricing.

The screenshot shows the 'Price a Loan' interface in the GMFS PARTNERS system. The header includes the GMFS PARTNERS logo, user information (Catherine Bottoms, ACT AS 02 GMFS Test Company, User GMFS DemoCompa...), and a search bar. A navigation sidebar on the left lists HOME, PRICE, PIPELINE, NEWS, and RESOURCES, with a 'Most Recent' section showing a list of loan entries.

The main content area is titled 'Price a Loan' and features an 'IMPORT FILE' button and a 'PRICE' button with a notification badge. Below these is a 'UW SCENARIO' button. The form includes the following fields:

- Mortgage Type: -
- Loan Amount: \$
- FICO: [Empty]
- Term: 30 year
- Amortization: Fixed
- Purpose: PURCHASE (selected) / REFINANCE
- Property Value: \$
- LTV: %
- 2nd Lien: \$
- Lock Days: 30 Days
- Property Zip: [Empty]
- Occupancy: Owner Occupied
- Property Type: Detached
- Units: 1 unit

Loan Officer: GMFS DemoCompany1

Price a Loan

Loan Officer: Catherine Bottoms Strahan

1. Price a Scenario

\$336,000 at 80% Conv Purchase

[← BACK TO LOAN SCENARIO](#)

PRINT

2. Pick a Product

9 Product(s) Available

[Show Ineligible Products \(30\)](#)

Fannie 30 Yr Rate: 6.750% Price: 100.227 -\$763 Compensation: -2.750% \$9,240 Monthly P&I: \$2,179	Freddie 30 Yr Rate: 6.875% Price: 100.284 -\$954 Compensation: -2.750% \$9,240 Monthly P&I: \$2,207	HomeStyle Renovation 30 Yr Rate: 7.250% Price: 100.113 -\$380 Compensation: -2.750% \$9,240 Monthly P&I: \$2,292	Choice Renovation 30YR Rate: 7.375% Price: 100.185 -\$622 Compensation: -2.750% \$9,240 Monthly P&I: \$2,320
HomeReady Fannie 30 Yr Rate: 6.625% AMI DETAILS Price: 100.117 -\$393 Compensation: -2.750% \$9,240 Monthly P&I: \$2,151	Home Possible Freddie 30 Yr Rate: 6.625% AMI DETAILS Price: 100.032 -\$108 Compensation: -2.750% \$9,240 Monthly P&I: \$2,151	HomeStyle Renovation with HomeReady 30 Yr Rate: 7.250% AMI DETAILS Price: 100.488 -\$1,640 Compensation: -2.750% \$9,240 Monthly P&I: \$2,292	Choice Renovation - Home Possible 30 Yr Rate: 7.250% AMI DETAILS Price: 100.148 -\$497 Compensation: -2.750% \$9,240 Monthly P&I: \$2,292

*The pricing engine may not capture all eligibility requirements. Please refer to the Product Matrix for complete eligibility guidance. In any conflict, the Product Matrix governs.

3. Choose Rate & Price

Lock Days 30 (Expires 6/8)

Filter by **BEST** ALL

Additional Rates:

Rate (%)	Discount	Monthly (P&I)
6.250	1.601% \$5,379	\$2,068
6.375	1.128% \$3,790	\$2,096
6.500	0.693% \$2,328	\$2,123
6.625	0.258% \$867	\$2,151
6.750	-0.227% -\$763	\$2,179
6.875	-0.599% -\$2,013	\$2,207
6.990	-0.899% -\$3,021	\$2,233
7.125	-1.230% -\$4,133	\$2,263
7.250	-1.693% -\$5,688	\$2,292
7.375	-1.864% -\$6,263	\$2,320

Adjustments:

	Rate	Price
Base Price:	6.750%	102.802
LTV is 75.01-80, And Loan Purpose is Purchase, And FICO is >=780, And Non-Standard Loan Term (Months) is > 15 Yrs		-0.375
Loan Balance Adjustment		0.550
Final Price:	6.750%	102.977
Compensation:		-2.750
Final Price after Comp:	6.750%	100.227

Choose Your Path:
Select your desired
rate and choose to
Save Scenario, Float
or execute a “Slim”
lock.

4. Lock, Float or Save Pricing Scenario?

Lock Loan Float Loan Save Pricing Scenario

Comp Percent: -2.750% Comp Amount: \$9,240

Street Address Address Unit Address TBD

City / State / Zip

Borrower - First Name Borrower - Last Name

Borrower - SSN / TIN

Confirm Loan Officer: Catherine Bottoms Strahan NMLS: 99001
To change LO, click 'back to loan scenario', act as your desired LO, and re-price.

Include processor details to send them notifications about this loan:

Processor - First Name Processor - Last Name Processor - Email Processor N/A

Add additional contacts to receive notifications about this loan?

FLOAT LOAN

Automatic Creation:

Once locked or floated, the system will automatically generate your GMFS Loan Number and open the loan file within your pipeline.

The screenshot displays a loan management interface. On the left is a dark sidebar with navigation options: HOME, PRICE, PIPELINE, NEWS, and RESOURCES. The main content area shows details for **Loan # 26058845**. The loan status is 'Float Requested' with a loan amount of \$336,000 and a purpose of 'Purchase'. The borrower is 'Andy America' at '36333 Maple Leaf Ave'. The product is 'Fannie 30 Yr' with a rate of 6.750%, LTV of 80.00%, and FICO of 850. The lock info is 'Not Locked' with DTI of 66.26% / 69.54% and a channel of 'Broker'. A progress bar shows the current stage is 'LOAN ESTIMATE', with subsequent steps being 'AUS', 'APPRAISAL', 'UPLOAD & SUBMIT', 'UW', and 'CLOSING'. Below the progress bar, there are buttons for 'VIEW 1003', 'VIEW DOCS', 'SAVE PROGRESS', 'CREDIT ACTIONS', and 'REQUEST DISCLOSURES'. A message at the bottom states: 'Loan is currently being created. Editing of the Loan Estimate will be available soon.'

Loan # 26058845 Fusion Do It All TPO Customer - PROD

Status: Float Requested
Loan: \$336,000
Purpose: Purchase

Product: Fannie 30 Yr
Borrower: Andy America
Address: 36333 Maple Leaf Ave

Rate: 6.750%
LTV: 80.00%
FICO: 850

Lock Info: Not Locked
DTI: 66.26% / 69.54%
Channel: Broker

Support Desk
Lock Desk

OPEN CONTACT CENTER

VIEW 1003
VIEW DOCS

LOAN ESTIMATE
Requested: - Sent: - All Parties Signed -

AUS APPRAISAL UPLOAD & SUBMIT UW CLOSING

Request Initial Disclosures

SAVE PROGRESS CREDIT ACTIONS REQUEST DISCLOSURES

Loan is currently being created. Editing of the Loan Estimate will be available soon.

Most Recent

- Pending
Andy America
Status: Float Request...
- 26058735
Andy America
Status: Loan Started
- 26048031
Andy America
Status: Conditional A...

02

Integrated Contact Center

We've eliminated the need to switch between apps to reach our team.

You can now send direct, secure messages to our specialized desks without ever leaving the loan file.



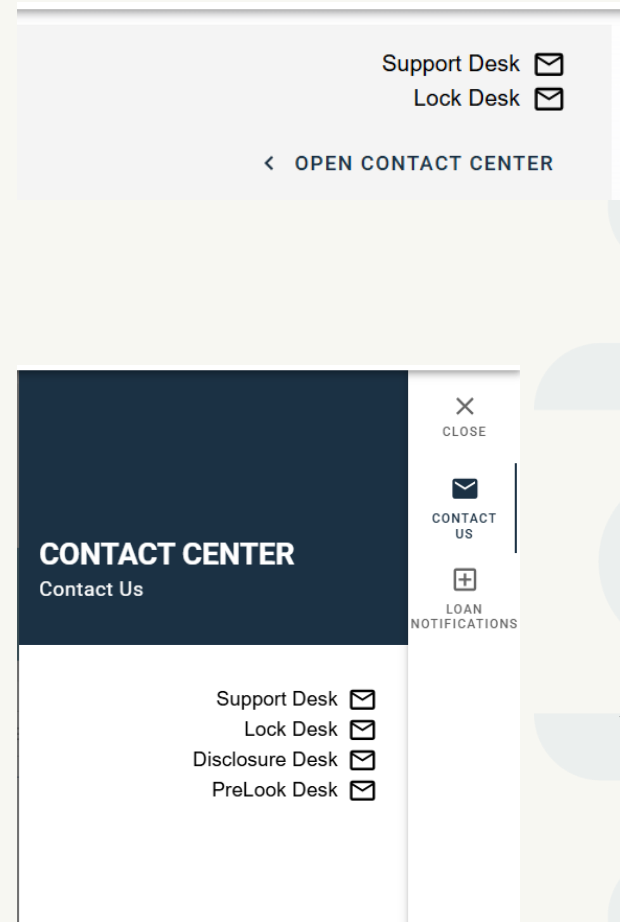
Open the Center:

Click the “Contact Us” icon on the right-hand sidebar.

Select Your Desk:

Choose the specific department you need:

- Support Desk: For portal technical help or site navigation
- Lock Desk: For questions regarding rate locks, extensions, or pricing adjustments.
- Disclosure Desk: To check signature status or request disclosure updates.
- PreLook Desk: To request an upfront review of a file before full submission.



Send:

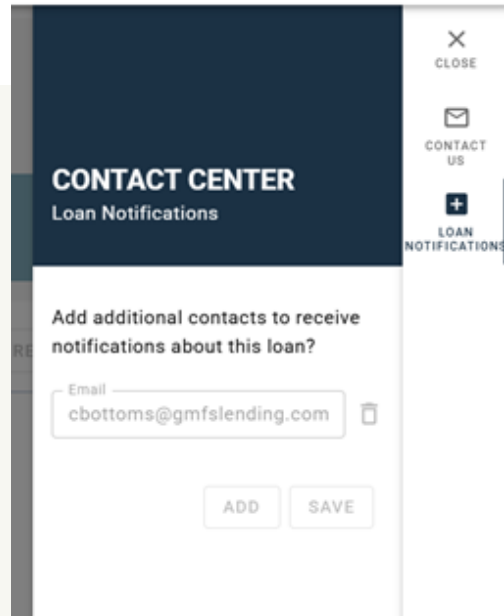
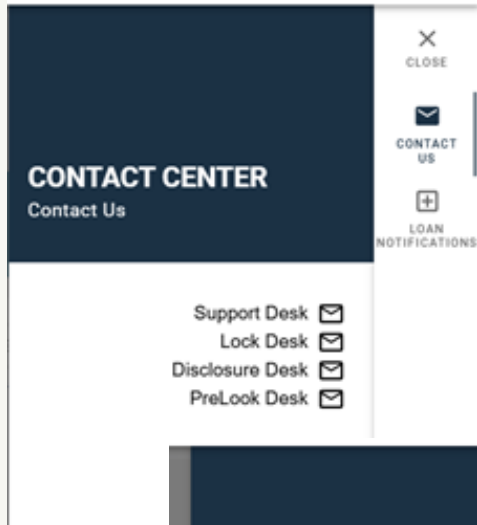
Your message is sent directly to the team. The system automatically includes the Borrower Name and Loan Number in the subject line for faster routing.

03

Automated Loan Notifications

Ensure every stakeholder on your team receives real-time updates as the loan progresses.





Add Your Team:

Under the “Loan Notifications” tab, you can add up to 11 additional contacts

(Processors, LOAs, etc.)

How to Add:

Simply type the email address in the field and click “ADD”

04

Disclosure Selection



Disclosure Selection (Required First Step)

Once your loan is registered (either Floated or Locked), you will land in the Loan Estimate section of the status bar.

Your First Action: You must decide how your disclosures will be handled by using the dropdown menu to answer,

“ Will you use the GMFS Portal/Desk to prepare and send your Loan Estimate and disclosures?”

Loan # 26058845 Fusion Do It All TPO Customer - PROD

Status Loan Started	Product Fannie 30 Yr	Rate 6.750% [Ⓞ]	Lock Info Not Locked
Loan \$336,000	Borrower Andy America	LTV 80.00 [Ⓞ]	DTI 66.26% / 69.54% [Ⓞ]
Purpose Purchase	Address 36333 Maple Leaf Ave	FICO 850 [Ⓞ]	Channel Broker

Support Desk

Lock Desk

[< OPEN CONTACT CENTER](#)

EDIT 1003

VIEW DOCS

LOAN ESTIMATE

Requested: - | All Parties Signed -

Sent: -

AUS

APPRAISAL

UPLOAD
& SUBMIT

UW

CLOSING

Request Initial Disclosures

SAVE PROGRESS
FLOAT/LOCK
CREDIT ACTIONS
REQUEST DISCLOSURES

Will you use the **GMFS Portal/Desk** to prepare and send your Loan Estimate and disclosures?

Select...

Select...

Yes

No

Request Initial Disclosures

SAVE PROGRESS FLOAT/LOCK CREDIT ACTIONS **REQUEST DISCLOSURES**

Will you use the GMFS Portal/Desk to prepare and send your Loan Estimate and disclosures?

- Select...
- Yes**
- No

Option A: Select "YES"

- The Workflow: You will generate your disclosures or request GMFS to prepare and send the initial Disclosure/LE package to your borrowers.
- The Benefit: This ensures compliance and leverages the GMFS automated system for electronic signatures.

Option B: Select "NO"

- The Workflow: Choose this if you have already disclosed (or plan to disclose) through your own LOS (e.g., Encompass, Calyx, Point, Arrive)
- Requirement: You will be responsible for uploading the full disclosure package when you submit your credit package.
- Required Data Fields: When you select "*no*", you must complete five mandatory date fields:
 - Disclosures Sent: The date the package was sent to the borrower.
 - All Borrowers Signed: The date the Intent to Proceed was signed.
 - Loan Officer Signed: The date the LO executed the documents.
 - Application Date: The official TRID application date.
 - Estimated Closing Date: Your target date for loan consummation.

Request Initial Disclosures

SAVE PROGRESS

FLOAT/LOCK

CREDIT ACTIONS

Will you use the GMFS Portal/Desk to prepare and send your Loan Estimate and disclosures?

No

Disclosures Sent

mm/dd/yyyy



All Borrowers Signed

mm/dd/yyyy



Loan Officer Signed

mm/dd/yyyy



Entering a sent date will disable the disclosing company selection.

Application Date

05/08/2026



Estimated Closing Date

06/07/2026



Quick Tip:

Double-check your Application Date before saving; this date is vital for tracking your compliance timelines!

Also after you make any changes remember to hit “*Save Progress*”.

05

Requesting AUS (DÜ/LPA/Dual Run)



Once you have entered your dates and clicked “Save Progress,” you can utilize the portal’s integrated AUS tools. You have the flexibility to either import existing findings or run new ones directly through the GMFS portal.

Request AUS

CREDIT ACTIONS REQUEST CIC FLOAT/LOCK **DUAL RUN**

Fannie Mae (DU) Freddie Mac (LPA) **Dual Run (DU & LPA)**

Do you have a DU Case File ID? No Yes

Do you have a LPA Key? No Yes

Request Type **CREDIT & UNDERWRITING** UNDERWRITING ONLY

Credit Agency Agency...
CIC Mortgage Credit, Inc. | MeridianLink

Account/User Name

Password Save Password

Borrower: Andy America ***.**-3333 Credit Reference #

Request AUS

CREDIT ACTIONS REQUEST CIC FLOAT/LOCK **DUAL RUN**

Fannie Mae (DU) Freddie Mac (LPA) **Dual Run (DU & LPA)**

Do you have a DU Case File ID? No Yes

Do you have a LPA Key? No Yes

Request Type: **CREDIT & UNDERWRITING** UNDERWRITING ONLY

Credit Agency: Agency...
CIC Mortgage Credit, Inc. | MeridianLink

Account/User Name: cattest

Password: Save Password

Borrower: Andy America ***.**.3333 Credit Reference # 11570914

SAVE

To Run "New" Findings:

- Select AUS Type: Choose from Fannie Mae (DU), Freddie Mac (LPA), or the Dual Run (DU & LPA) tab.
- Case ID Questions: Select "No" for the questions: "Do you have a DU Case File ID?" or "Do you have a LPA Key?"
- Request Type: Select "Credit and Underwriting."
- Credit Credentials:
 - Credit Agency: Select your provider from the dropdown menu.
 - Credentials: Enter your Account/Username and Password.
 - Credit Reference #: Enter the unique reference number from your original credit report.
- Save: Click "SAVE" and then "Run"

Quick Tip: Running a Dual Run is a great way to compare findings side by side to see which agency offers the most favorable terms (like appraisal waivers or reduced documentation) for your borrower.

06

Appraisal Ordering

The portal allows you to order and track your appraisal directly within the loan file.



Loan # 26058845 Fusion Do It All TPO Customer - PROD

Status Loan Started	Product Fannie 30 Yr	Rate 6.750% [Ⓞ]	Lock Info Not Locked
Loan \$336,000	Borrower Andy America	LTV 80.00 [Ⓞ]	DTI 66.26% / 69.54% [Ⓞ]
Purpose Purchase	Address 36333 Maple Leaf Ave	FICO 850 [Ⓞ]	Channel Broker

Support Desk

Lock Desk

[← OPEN CONTACT CENTER](#)

EDIT 1003

VIEW DOCS

LE

AUS

APPRAISAL
Ordered: - | Status: -
Received: - | Scheduled: -

UPLOAD
& SUBMIT

UW

CLOSING

Order Appraisals

FLOAT/LOCK

CREDIT ACTIONS

REQUEST CIC

NEW ORDER

<p>Intent To Proceed Dates</p> <p>All Borrowers Signed: 5/8/2026</p> <p>Override: -</p> <p>Property Address</p> <p>36333 Maple Leaf Ave Prairieville, LA 70769</p> <p>County</p> <p>Ascension</p>	<p>Order Info</p> <p>Estimated Value: \$420,000</p> <p>Ordered: -</p> <p>Received: -</p> <p>Completed Date: -</p> <p>Expiration Date: -</p>
--	--

Appraisal Transaction History

Date Requested

- Availability: The Appraisal tab becomes active only after you have entered the “All Borrowers Signed” date in the Disclosure section.
- The GMFS Requirement:
 - Conventional Loan Types (Brokered): You must order the appraisal directly through the GMFS portal.
 - All Other Loan Types: You have the flexibility to order either through the GMFS portal or directly with the AMC. VA appraisal will need to be ordered directly through the VA portal.
- How to Order: Navigate to the Appraisal tab and click on “New Order”
- Detailed Instructions: For a step-by-step walkthrough on placing your order, please refer to our separate “How to Order and Appraisal” Guide.

Loan # 26058845

Fusion Do It All TPO Customer - PROD

Status Loan Started
Loan \$336,000
Purpose Purchase

Product Fannie 30 Yr
Borrower Andy America
Address 36333 Maple Leaf Ave

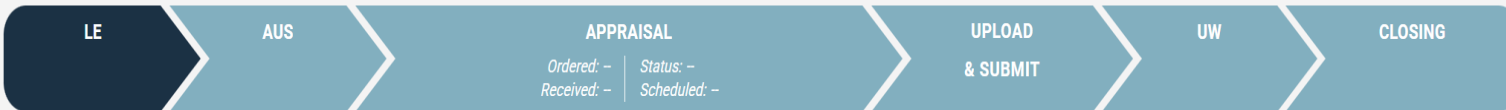
Rate 6.750% [Ⓞ]
LTV 80.00 [Ⓞ]
FICO 850 [Ⓞ]

Lock Info Not Locked
DTI 66.26% / 69.54% [Ⓞ]
Channel Broker

Support Desk
Lock Desk

< OPEN CONTACT CENTER

EDIT 1003
 VIEW DOCS



Order Appraisals

FLOAT/LOCK CREDIT ACTIONS REQUEST CIC NEW ORDER

Intent To Proceed Dates
All Borrowers Signed: 5/8/2026
Override: -

Property Address
36333 Maple Leaf Ave
Prairieville, LA 70769

County
Ascension

Order Info
Estimated Value: \$420,000
Ordered: -
Received: -
Completed Date: -
Expiration Date: -
Sent to Borrower: -
Made: -
Acknowledgement Waiver: -

Appraisal Transaction History

Date Requested	Action Type	Status
----------------	-------------	--------

07

Uploading Documents & Submission to GMFS Processing



Once your dates are set and you are ready to upload your full disclosure and credit package, it is time to submit your file for review.




- Navigate to “Upload & Submit” : Locate this tab in the main navigation menu.
- Select Your Files:
 - Option A: Click “*Select Documents*” to browse and select files from your computer.
 - Option B: Simply Drag and Drop your files directly into the uploaded area.
- Strict PDF Requirement: The portal only accepts PDF file types.
 - Important: If you have files in other formats (Excel, JPEG, Word, or password protected PDFs), you must “*Print to PDF*” or “*Save As PDF*” before uploading. The system will reject non-PDF formats.


Loan # 26058845

Fusion Do It All TPO Customer - PROD

Status Loan Started
 Loan \$336,000
 Purpose Purchase

Product Fannie 30 Yr
 Borrower Andy America
 Address 36333 Maple Leaf Ave

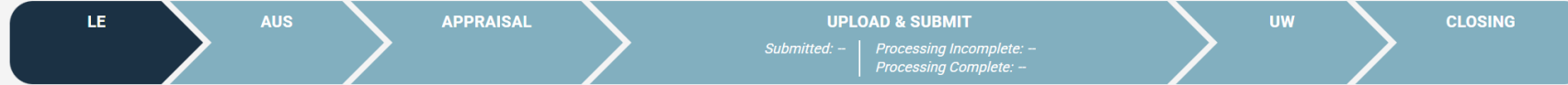
Rate 6.750% 
 LTV 80.00 
 FICO 850 

Lock Info Not Locked
 DTI 66.26% / 69.54% 
 Channel Broker

Support Desk 
 Lock Desk 

< OPEN CONTACT CENTER

 EDIT 1003
 VIEW DOCS



Upload your docs & submit for underwriting

SAVE PROGRESS

FLOAT/LOCK

CREDIT ACTIONS

REQUEST CIC

SUBMIT TO LENDER

Estimated Closing
 06/07/2026 

SELECT DOCUMENT

or Drag/Drop Document

Required Documents

- Run AUS
- Request Loan Estimate
- Upload Submission

To complete the submission process, upload your documents and click 'Submit to Lender'.

- Check Your “Required Documents” List: To the left of the upload box, the system provides a live checklist (e.g., Run AUS, Upload Submission).
- Submit to Lender: once your files are listed in the table, click the dark blue “SUBMIT TO LENDER” button in the top right corner.

o Important: Your documents are not submitted until you click this button, you will see a confirmation message once the submission is successful. If you have an outstanding alert (such as a missing field) and navigate away from this screen to fix it before hitting Submit, your uploaded documents will be lost, and you will have to upload them again. Navigate first to clear the outstanding alert then upload documents and submit.

Loan # 26058845

Fusion Do It All TPO Customer - PROD

Status Loan Started
 Loan \$336,000
 Purpose Purchase

Product Fannie 30 Yr
 Borrower Andy America
 Address 36333 Maple Leaf Ave

Rate 6.750% ⓘ
 LTV 80.00 ⓘ
 FICO 850 ⓘ

Lock Info Not Locked
 DTI 66.26% / 69.54% ⓘ
 Channel Broker

Support Desk ⓘ
 Lock Desk ⓘ

< OPEN CONTACT CENTER

 EDIT 1003
 VIEW DOCS



Upload your docs & submit for underwriting

SAVE PROGRESS

FLOAT/LOCK

CREDIT ACTIONS

REQUEST CIC

SUBMIT TO LENDER

Estimated Closing

06/07/2026 ⓘ

SELECT DOCUMENT

or Drag/Drop Document

Required Documents

- Run AUS
- Request Loan Estimate
- Upload Submission

To complete the submission process, upload your documents and click 'Submit to Lender'.

File	Delete
Test Document.pdf	⊗
Test Document.pdf (1)	⊗
Test Document.pdf (2)	⊗
Invoice 4.pdf	⊗
Desktop Underwriter Findings.pdf	⊗

The above documents have not been submitted. Please click 'Submit to Lender' to submit your documents for review.

What Happens Next?

Once you click “SUBMIT TO LENDER,” your file is officially in our hands!

- Intake Review: Our setup/processing team will review your uploaded documents and dates for compliance.
- Status Update: The status bar at the top of your portal will move from “Uploaded & Submit” to “UW” (Underwriting) once the file is submitted from setup/processing to the Underwriting Queue.
- Notifications: If you added your team to the Loan Notifications tab, they will receive an automated alert the moment the file hits a new milestone.



GMFS | PARTNERS



**CLICK HERE TO
WATCH TRAINING VIDEO**

Let's make home *happen*.



GMFS
PARTNERS

