



New Connect Partners Portal

Quick Start Guide (Portal Disclosed Loan)

Version 1.0

05/2026

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" and "User GMFS DemoCompany" with a search icon.

The main navigation menu on the left lists: HOME, PRICE, PIPELINE, NEWS, and RESOURCES. Below this, a "Most Recent" section lists several loan entries with their IDs, names, 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 sub-links "Lock | Float | Import") and "My Pipeline". Below these, there are sections for "What's New" and "Scenarios". The "Scenarios" section includes a "CREATE" button and a description: "Create scenarios to price loans, submit UW scenarios and upload bank statements to calculate the income."

A prominent dark blue banner in the "What's New" section reads: "Have you signed up for the BROKER DISCLOSURE TOOL".

At the bottom of the page, there are social media icons for Instagram and LinkedIn.

Enter Data:

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

GMFS PARTNERS

Company: Catherine Bottoms ACT AS 02 GMFS Test Company | User: GMFS DemoCompa... | Search: [] | 40 PTS

Price a Loan

IMPORT FILE or Drag/Drop File

PRICE 5 | UW SCENARIO

Loan Officer: GMFS DemoCompany1

Mortgage Type: - | Loan Amount: \$ | FICO: | Term: 30 year | Amortization: Fixed

Purpose: PURCHASE (selected) | REFINANCE | Property Value: \$ | LTV: % | 2nd Lien: \$ | Lock Days: 30 Days

Property Zip: | Occupancy: Owner Occupied | Property Type: Detached | Units: 1 unit

Most Recent

- 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

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 web application interface for loan management. On the left is a dark sidebar with navigation options: HOME, PRICE, PIPELINE, NEWS, and RESOURCES. Below these is a 'Most Recent' list with three entries for 'Andy America' with statuses 'Float Request...', 'Loan Started', and 'Conditional A...'. The main content area features a header for 'Loan # 26058845' with details: 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%', and Channel 'Broker'. A progress bar shows stages: LOAN ESTIMATE (active), AUS, APPRAISAL, UPLOAD & SUBMIT, UW, and CLOSING. Below the progress bar is a 'Request Initial Disclosures' section with buttons for '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.'

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.



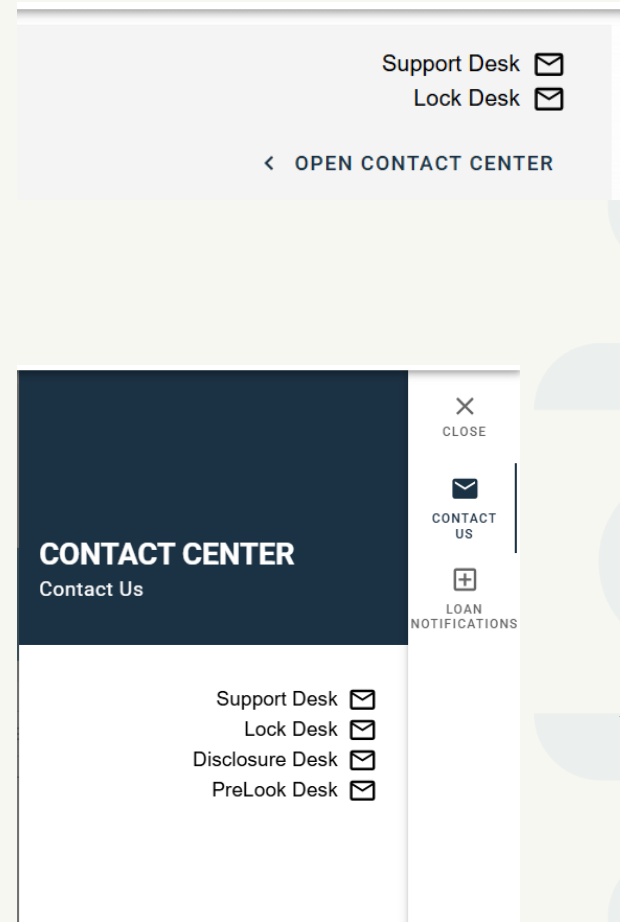
Open the Center:

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:

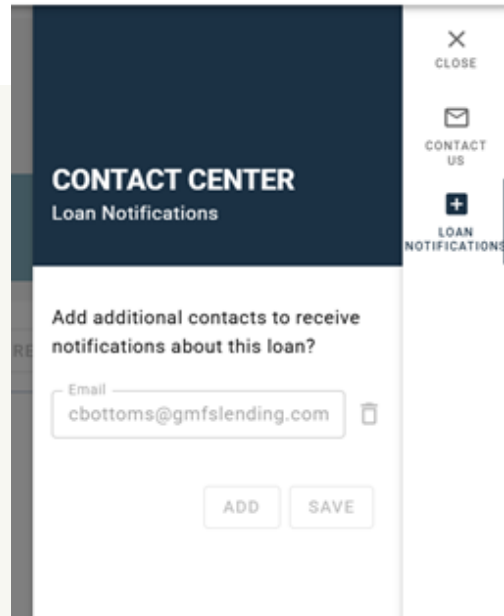
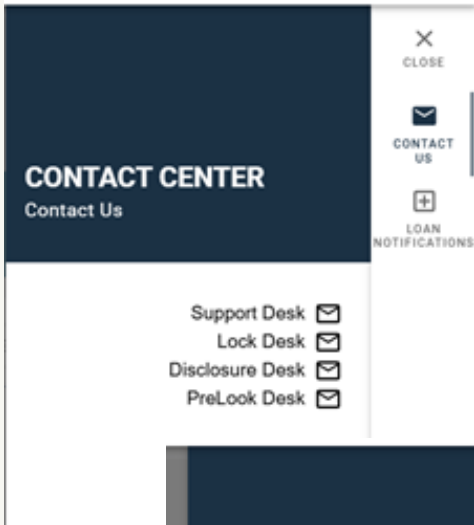
Your message is sent directly to the team. The system automatically includes the Borrower Name and Loan Number in the subject line for faster routing.

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
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

LOAN ESTIMATE

Requested: -
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... ▲

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:

Follow this exact sequence for Option A:

- Selection & Saving: Select “YES” to the question: “Will you use the GMFS Portal/Desk to prepare and send your Loan Estimate and disclosures?”
 - You must click “SAVE PROGRESS” immediately after selecting “Yes” to lock in this workflow before proceeding.
- Reissue Credit (Required for Disclosures): Once you have saved your selection, you must reissue the credit report. GMFS requires this so that the borrower’s credit data pulls correctly into the official Credit Disclosures.
 - Action: click the CREDIT ACTIONS button.

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](#)

LOAN ESTIMATE (Requested: 5/4, Sent: 5/4, All Parties Signed 5/8)

AUS → APPRAISAL → UPLOAD & SUBMIT → UW → CLOSING

Request Initial Disclosures

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

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

Application Date: 05/08/2026
Estimated Closing Date: 06/07/2026

Order Credit Report ✕

Use the form below to request credit report(s) for the indicated borrower(s). Ensure you are using the correct credentials for the type of request desired (i.e. hard pull/soft pull). The pull type selection will not override your credentials.

Credit Agency

Credit Pull Type Hard Pull Soft Pull

Request Type New Order Reissue

Credit Bureaus Equifax Experian TransUnion

Username Password

Save Password

Borrowers
A credit report will be requested for each borrower indicated below. Use the group/un-group button to the right of applicable borrowers to modify joint requests.

Andy America *****3333

REISSUE 1 CREDIT REPORT

- Request Type: Select “Reissue”.
- Credentials: Enter your Credit Agency, Username, Password and the Credit Reference #.
- Execute: Click “REISSUE CREDIT REPORT”.

05

Requesting Disclosures



Now that your credit is reissued and the data is synced, you are ready to send/request disclosures.

- Action: Click the “REQUEST DISCLOSURES” button.
- Detailed Instructions: For a step-by-step walkthrough of the specific step to issuing disclosures or requesting disclosures, please refer to the separate “How-To Guide: Requesting & Issuing Disclosures.”

Loan # 26058845 Fusion Do It All TPO Customer - PROD

Status Loan Started	Product Fannie 30 Yr	Rate 6.750% <small>⊙</small>	Lock Info Not Locked	Support Desk <input checked="" type="checkbox"/>
Loan \$336,000	Borrower Andy America	LTV 80.00 <small>⊙</small>	DTI 66.26% / 69.54% <small>⊙</small>	Lock Desk <input checked="" type="checkbox"/>
Purpose Purchase	Address 36333 Maple Leaf Ave	FICO 850 <small>⊙</small>	Channel Broker	< OPEN CONTACT CENTER

[EDIT 1003](#) [VIEW DOCS](#)

LOAN ESTIMATE
Requested: 5/4 | All Parties Signed 5/8
Sent: 5/4

AUS

APPRAISAL

UPLOAD
& SUBMIT

UW

CLOSING

Request Initial Disclosures

SAVE PROGRESS
FLOAT/LOCK
CREDIT ACTIONS
REQUEST CIC
REQUEST DISCLOSURES

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

Application Date
 05/08/2026 📅

Estimated Closing Date
 06/07/2026 📅

06

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:

Password: Save Password

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

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 Field 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.

07

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% ⓘ
 Loan \$336,000 Borrower Andy America LTV 80.00 ⓘ
 Purpose Purchase Address 36333 Maple Leaf Ave FICO 850 ⓘ Lock Info Not Locked DTI 66.26% / 69.54% ⓘ
 Channel Broker

Support Desk
 Lock Desk

< OPEN CONTACT CENTER

EDIT 1003 LE AUS APPRAISAL UPLOAD & SUBMIT UW CLOSING

VIEW DOCS Ordered: - Status: - Received: - Scheduled: -

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: -

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** **Product** Fannie 30 Yr **Rate** 6.750% ⓘ
 Loan \$336,000 **Borrower** Andy America **LTV** 80.00 ⓘ
 Purpose **Purchase** **Address** 36333 Maple Leaf Ave **FICO** 850 ⓘ

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

Support Desk Lock Desk

[< OPEN CONTACT CENTER](#)

[EDIT 1003](#) **LE** **AUS** **APPRAISAL** **UPLOAD & SUBMIT** **UW** **CLOSING**

[VIEW DOCS](#) *Ordered: -* *Status: -*
Received: - *Scheduled: -*

Order Appraisals [FLOAT/LOCK](#) [CREDIT ACTIONS](#) [REQUEST CIC](#) [NEW ORDER](#)

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

Date Requested	Action Type	Status
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08

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 **Product** Fannie 30 Yr **Rate** 6.750% ⓘ
 Loan \$336,000 **Borrower** Andy America **LTV** 80.00 ⓘ
 Purpose Purchase **Address** 36333 Maple Leaf Ave **FICO** 850 ⓘ

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

Support Desk ⓘ
 Lock Desk ⓘ

< OPEN CONTACT CENTER

EDIT 1003 LE AUS APPRAISAL **UPLOAD & SUBMIT** UW CLOSING
 Submitted: - Processing Incomplete: -
 VIEW DOCS Processing Complete: -

Upload your docs & submit for underwriting

SAVE PROGRESS FLOAT/LOCK CREDIT ACTIONS REQUEST CIC **SUBMIT TO LENDER**

Estimated Closing
 06/07/2026 ⓘ

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

SELECT DOCUMENT

or Drag/Drop Document

Required Documents

- Run AUS
- Request Loan Estimate
- Upload Submission

- 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

LE

AUS

APPRAISAL

UPLOAD & SUBMIT

UW

CLOSING

Submitted: - | Processing Incomplete: -
 Processing Complete: -

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.

Let's make home *happen*.



GMFS
PARTNERS

