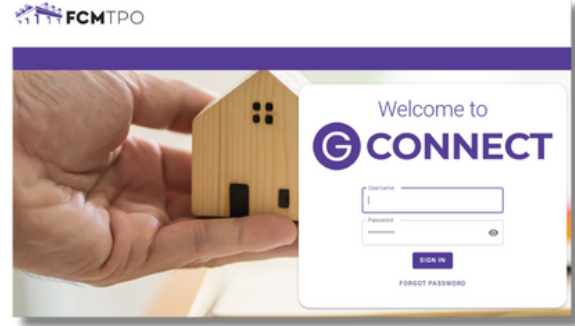


## STEP 1: Login

- Go to <https://gconnect.fcmtpo.com>.
- Login with your credentials.

**Note:** For login assistance, please contact the Support Department at [support@fcmtpo.com](mailto:support@fcmtpo.com).



## STEP 2: Create/Price and Register Loan

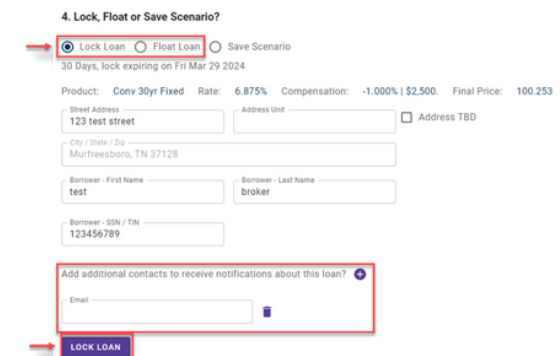
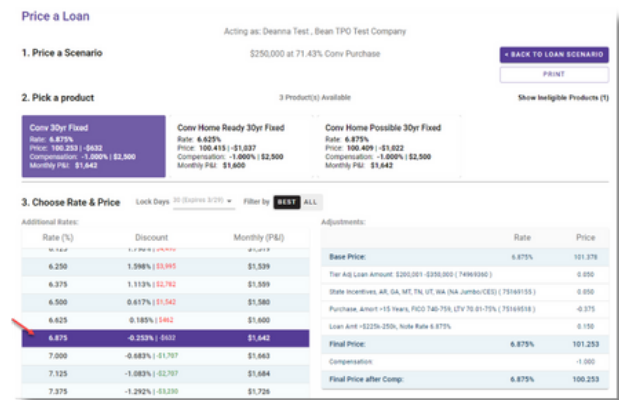
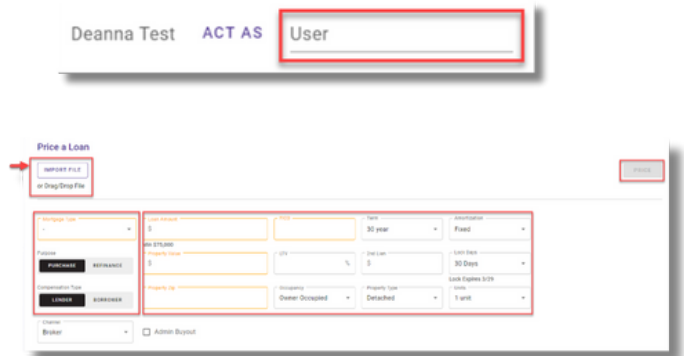
**Note:** To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- Click on **Price a Loan** button on Home Page.
- If 1003 file is available: Import 1003 by clicking **IMPORT FILE** button or **Drag/Drop File** onto the screen.
  - Fill in applicable fields that did not auto-populate from import.
- If you do **NOT** have a 1003 file, enter loan level data in this screen including the indicated required fields.

**Note:** Channel Field defaults to your Company's designated channel at product level.

- Select "**LENDER**" or "**BORROWER**" for Compensation Type.
- Click on **PRICE** button.
- Select desired **Rate/Price**.
- To Create/Register loan, select either "**Lock Loan**" or "**Float Loan**" option.
- To add additional contacts to receive notifications about the loan, click on the + and enter the email address.
- At bottom of screen, click **LOCK LOAN** or **FLOAT LOAN** button.

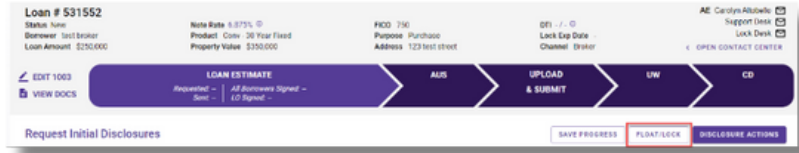
**Note:** Please reference **TBD Property File Submissions section** for more information on TBDs.



## STEP 3: Lock a Floated Loan, Extend Lock, Re-Lock

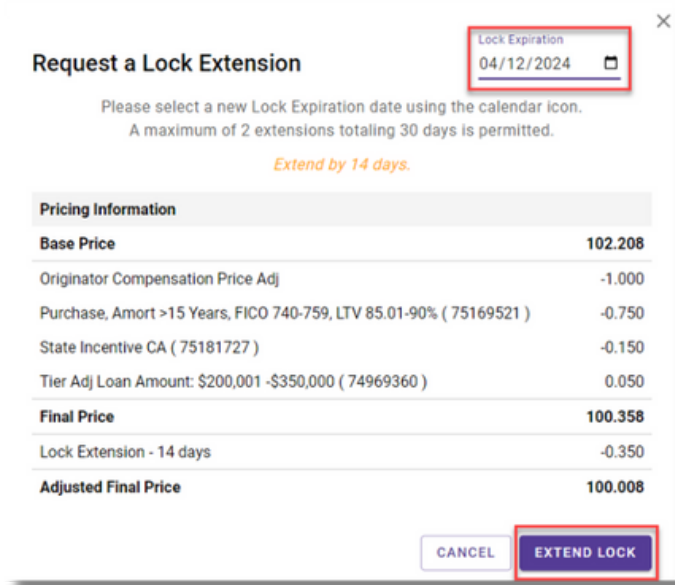
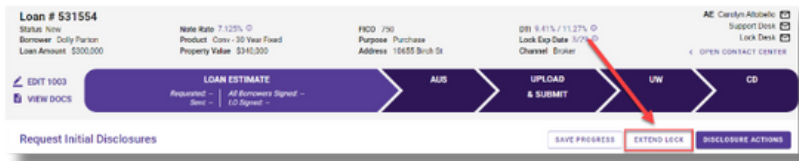
### Lock a Floated Loan

- To lock a loan previously registered as a float, click on the **FLOAT/LOCK** button at top right of any screen within the loan or from the pipeline screen.



### Extend Lock

- To Extend a Lock click on the **EXTEND LOCK** button that is available on every tab within the loan.
- On the pop up screen, change the **Lock Expiration Date** to see the updated Pricing Information.
- Click on **EXTEND LOCK** when complete.



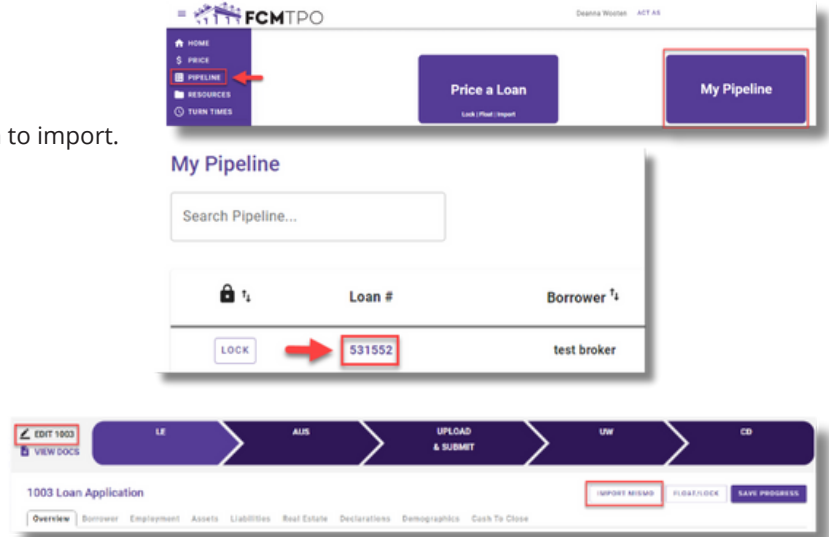
### Re-Lock

- Re-Lock requests should be emailed to [rates@fcmtpo.com](mailto:rates@fcmtpo.com).

## STEP 4: Upload 1003 Import File to Existing Loan File

Skip this step if loan was created by 1003 Import method in STEP 2.

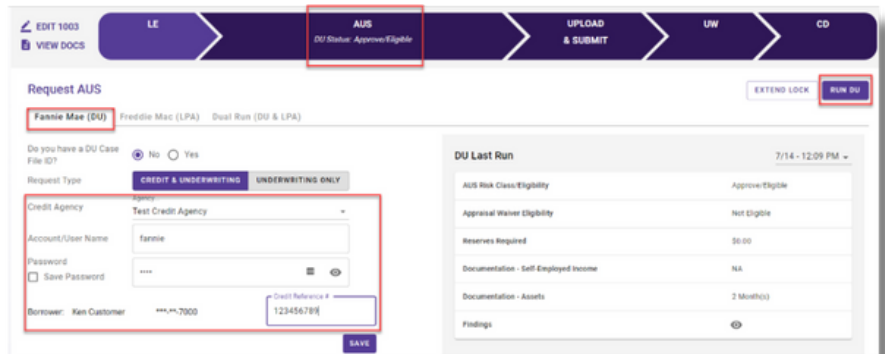
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



## STEP 5: Automated Underwriting

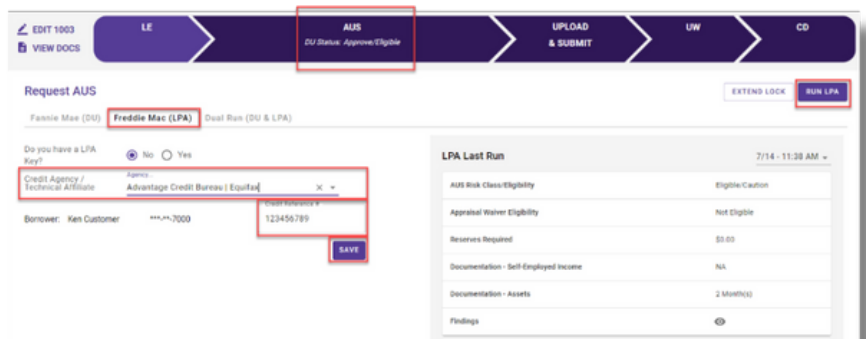
### Desktop Underwriting (DU)

- Click on **Fannie Mae (DU)** tab.
  - If associating an existing Case File ID:
- Click on **Yes** to **Do you have a Case File ID?**
- Enter the **DU Case File ID**.
- Click on the **Run DU** button to submit.
  - If running DU:
- Enter the **Credit Agency, Account/User Name, and Password**.
- Enter the **Credit Reference #** for the borrower(s).
- Click on **Save**.
- Click on the **Run DU** button to submit.



### Loan Prospector (LPA)

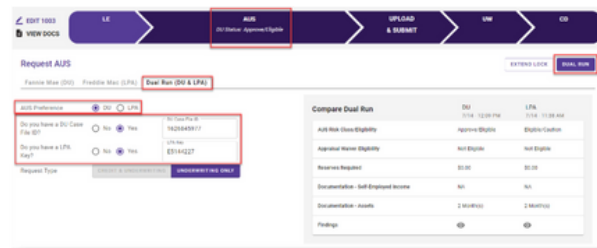
- Click on **Freddie Mac (LPA)** tab.
  - If associating an existing LPA Key:
- Click on **Yes** to **Do you have a LPA Key?**
- Enter the **LPA Key**.
- Click on the **Retrieve LPA** button to submit.
  - If running LPA:
- Enter the **Credit Agency/Technical Affiliate**.
- Enter the **Credit Reference #** for the borrower(s).
- Click on **Save**.
- Click on the **Run LPA** button to submit.



### Dual Run (DU & LPA)

- Click on **Dual Run (DU & LPA)** tab.

**Note:** To use the Dual Run feature in GConnect, you can import your DU or LPA findings if you have either, or you can run directly through the site.



— If associating an LPA Key and/or DU Case File ID:

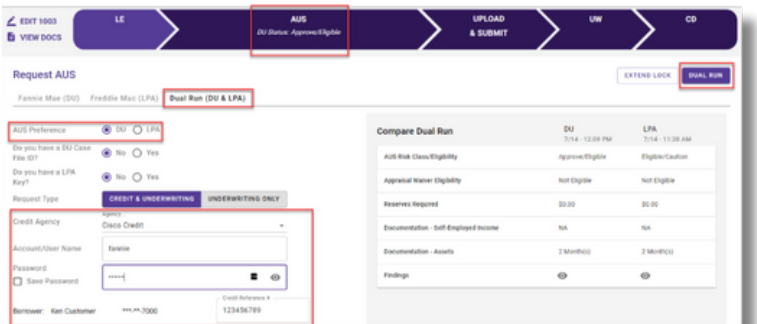
- If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
- Enter the **DU Case File ID**.

**NOTE:** You do not need a DU Case File ID to use the Dual Run feature.

- If you have a LPA Key, click on **Yes** to **Do you have a LPA Key?**
- Enter the **LPA Key**.

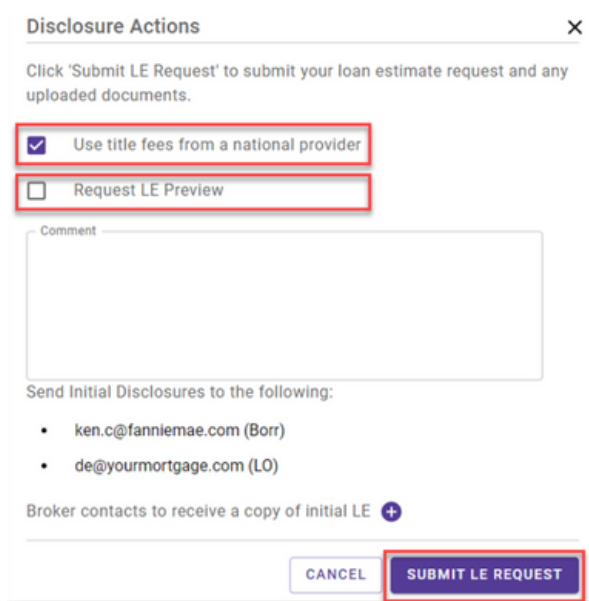
**NOTE:** You do not need a LPA Key to use the Dual Run feature.

- Click on Dual Run to submit.
  - If not associating an LPA Key and/or DU Case File ID:
- Enter the **Credit Agency**.
- Enter the **Credit Reference #** for the borrower(s).
- Click on the **Dual Run** button to submit.



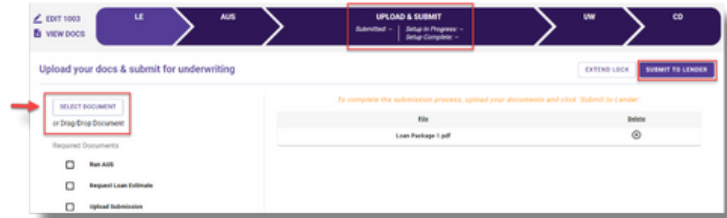
## STEP 6: Request Initial Disclosures

- Click on **LOAN ESTIMATE (LE)** tab in Loan Tracker.
- Click on **USE FCM TPO RATES** if completing Anti-Steering Details (optional)
- Complete the Loan Estimate screen or upload a Fee Sheet and/or Anti Steering Disclosure.
- To include a Title Quote with LE Request, click on **SELECT LE DOC** button or **Drag/Drop File** to upload.
  - Select **"Title Quote"** from Document Type dropdown.
  - If you do not want to include a Title Quote, you will need to check the **Use title fees from a national provider** box on the next screen.
- When you are ready to request the **Loan Estimate**, click the **Disclosure Actions** button.
  - If a Title Quote was not uploaded, you will need to check the **Use title fees from a national provider** box.
  - Check **Request LE Preview** to preview a copy of the Loan Estimate (optional).
- Click on **SUBMIT LE REQUEST** button to submit.
- If loan is an **FHA loan**, the **FHA Case Number** will be ordered at this time.
  - The FHA Case Number can be found within the loan in the below locations:
    - **Edit 1003** - Government tab
    - **View Docs** – Government Folder



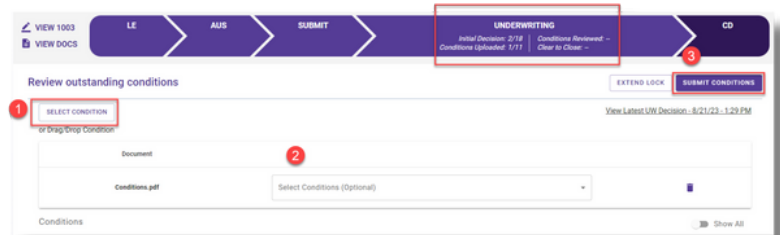
## STEP 7: Upload Loan Package – Submit to UW

- Go to **UPLOAD & SUBMIT** tab in Loan Tracker.
- Click on **SELECT DOCUMENT** button or **Drag/Drop File** to upload Loan Submission Package.
- Click on **SUBMIT TO LENDER** button to submit loan.



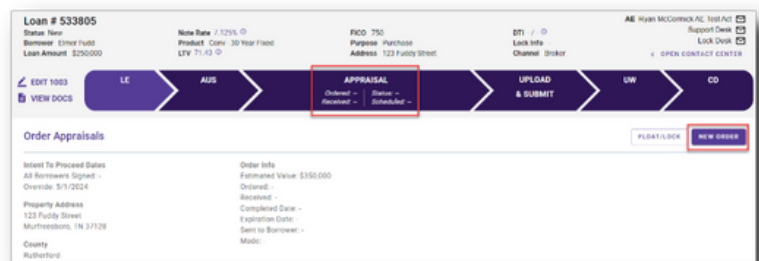
## STEP 8: Underwriting Approval and Uploading Conditions

- To view conditions, go to **UNDERWRITING (UW)** tab in Loan Tracker.
- Outstanding conditions are listed on this screen.
  - To review cleared conditions, click the **“Show All”** button.
- Click on **SELECT CONDITION** button or **Drag/Drop File** to upload conditions.
  - To associate a condition to a specific document, select the condition(s) from the drop down.
- Click **SUBMIT CONDITIONS** button to submit.



## Order Appraisal

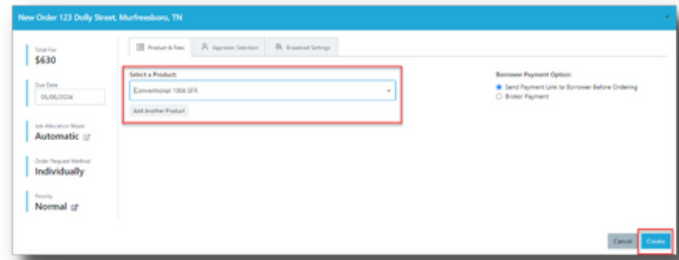
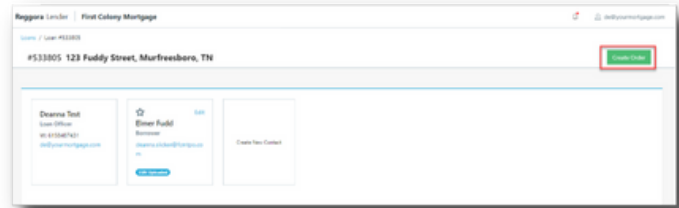
- Click on **Appraisal** tab in Loan Tracker
- Before you can proceed with “New Order”
  - Intent to Processed must be signed
  - FHA Case Number assigned (if applicable)
  - Borrower’s Email must be entered in 1003 in GConnect
- VA appraisals should be ordered through **WebLGY**
- Click **New Order**



- Click **Create Order**

- Choose product type under **Select a Product** drop down menu.
- The **Priority** defaults to Normal Order. If needing a RUSH, change Priority to RUSH.

- Click **Create**

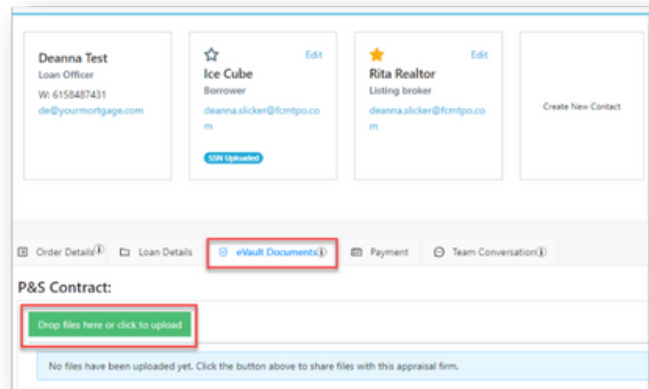


- **Appraisal Fee Payment Request** is sent to the borrower's email address. Once payment is accepted, the order will proceed with assignment.

- If Broker is paying on behalf of the Borrower, choose **"Broker Payment"**, then go to **Payment tab** to enter payment information.

- **Sales Contract (P&S)** should be uploaded on Purchase transactions to the **eVault Documents** tab.

- Drag document to the screen or click to upload



- Appraisal Details can be found on the Loan Tracker & within the Appraisal tab under **Order Appraisals**

- **Appraisal** is emailed to the Loan Officer, and can also be found in 2 locations in GConnect:

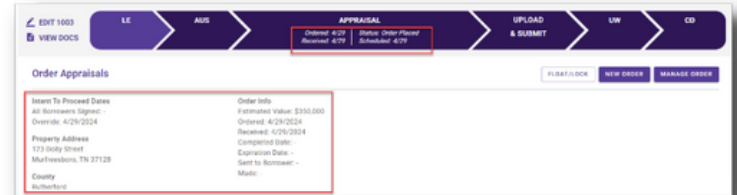
- **View Docs** in the Appraisal folder

- **Appraisal Tab -> Manage Order** - click on Loan # ->

- Submission Tab** - View PDF

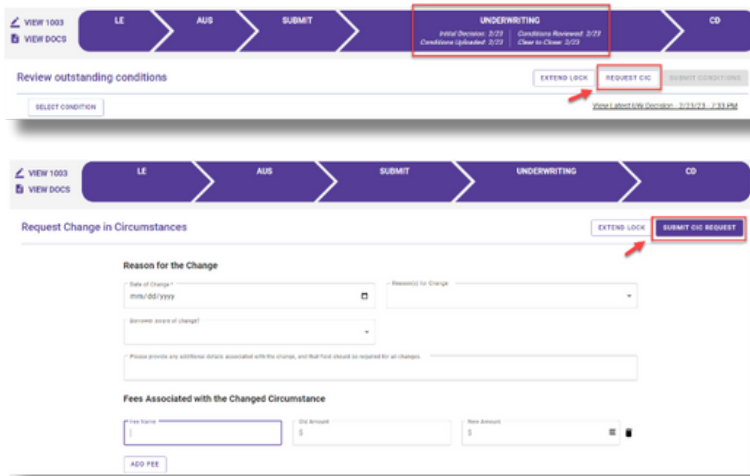
For detailed Instructions, please refer to the **FCM Appraisal User Guide**, found in the **Resources** in GConnect under Broker

Procedures/Guides -> Appraisal folder



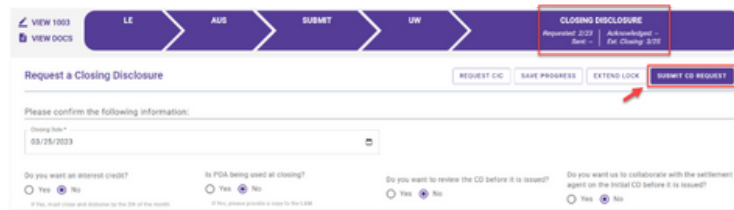
## Change in Circumstance (CIC) Requests

- CIC Request must be submitted within 3 business days of the change.
- To request a Change in Circumstance, go to **UNDERWRITING (UW)** tab in Loan Tracker.
- Click on **REQUEST CIC** button.
- Complete the Change in Circumstance screen.
- Click on **SUBMIT CIC REQUEST** button to submit.



## STEP 9: Submit Closing Disclosure/ Closing Requests

- To request Initial Closing Disclosure, go to **CLOSING DISCLOSURE (CD)** tab in Loan Tracker.
- Confirm information in screen and complete applicable fields.
- Click on **SUBMIT CD REQUEST** button to submit.



## TBD Property File Submissions

- Register loan as **FLOAT** or **LOCK**.
- Skip initial disclosures request.
- Include 1003 with address as TBD and anticipated City, State, and Zip in loan submission package.

**Note: 1003 must be dated for when borrower first sought TBD approval.**

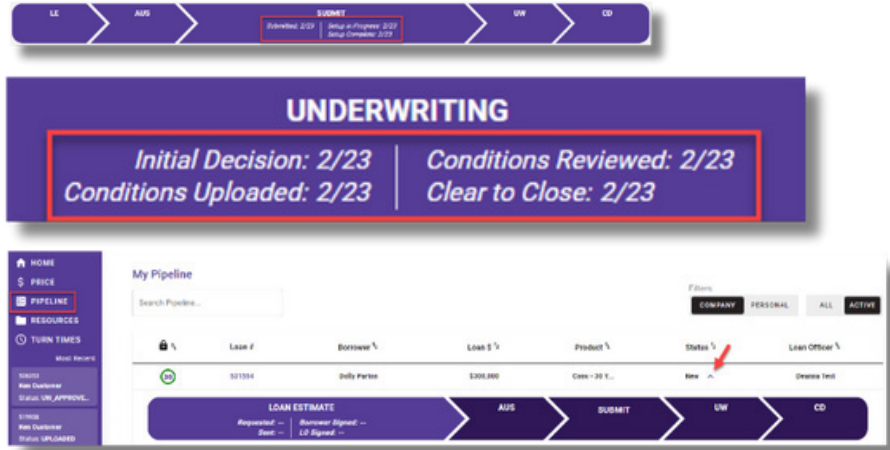
**When a sales contract has been executed, the following are required:**

- **Sales contract:** Upload as a **Condition** on the Underwriting tab.
- **Edit the Property Address:** Contact the Support desk at support@fcmtpo.com to change the TBD address to a physical address.
- **Initial disclosures:** Request through GConnect on the Loan Estimate tab within 3 business days of the signed contract.
- **Lock:** If Floated, once the above steps have been completed, click on the lock button from the loan in the Pipeline to lock the loan.

## Important Tips

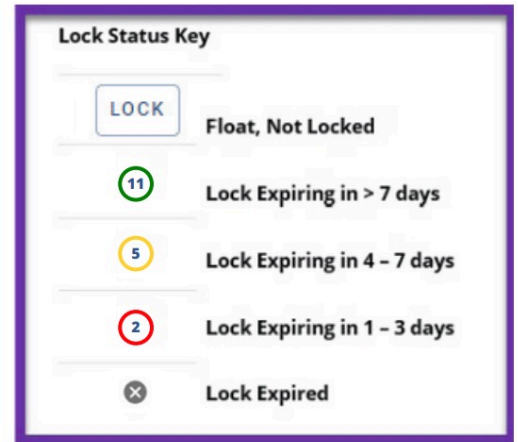
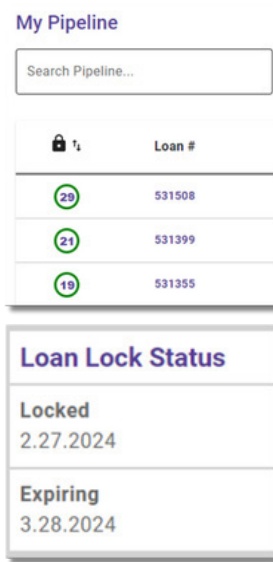
### Loan Tracker

- Important dates for loan level events are displayed in the Loan Tracker.
  - Two easy ways to access:
    - #1: Loan Tracker within loan – click on applicable tab to view progress; or
    - #2: Click on **PIPELINE** from left side menu, click on arrow in **Loan Status** column to view Loan Tracker.



### Lock Status

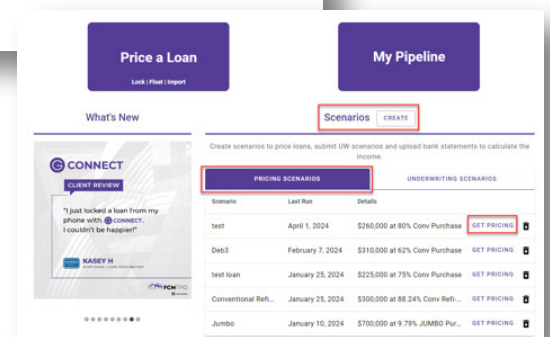
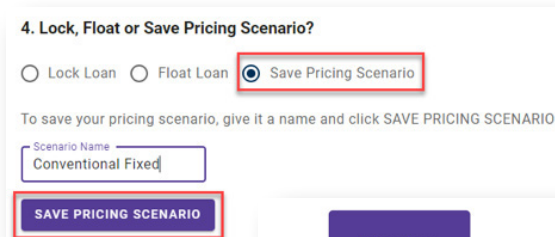
- Lock Status is available in the pipeline screen.
  - Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.
  - The number in the circle indicates the remaining number of days until the lock expires.



## Scenarios (Pricing & Underwriting)

Pricing and Underwriting scenarios can be saved.

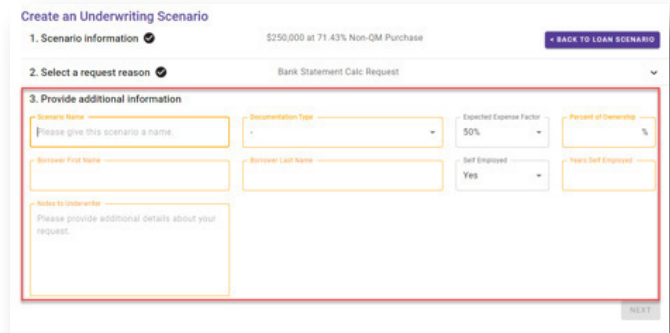
- To create a **PRICING SCENARIO**, click **Price a Loan** button or **Create** in **Scenarios** section on Home Page.
  - Enter loan level data and click **PRICE** button.
  - Select **“Save Pricing Scenario”** option, name it, and click **SAVE PRICING SCENARIO** button.
- To access saved Pricing Scenarios, go to Home Page, and click on **“Pricing Scenarios”** tab under Scenarios.
- Click **GET PRICING** to view current pricing of each saved Scenario.





To create an **UNDERWRITING SCENARIO** (currently only available on Non-QM products), click **Price a Loan** button, or **Create** in **Scenarios** section on Home Page.

1. Enter Non QM loan level data and click **UW SCENARIO** button
2. Select request reason type
3. Provide additional Information pertaining to your borrower, and click **NEXT**
4. Upload supporting documents
5. Click **CREATE UW SCENARIO**



**Create an Underwriting Scenario**

1. Scenario information  \$250,000 at 71.43% Non-QM Purchase [BACK TO LOAN SCENARIO](#)

2. Select a request reason  Bank Statement Calc Request

3. Provide additional information

Scenario Name  Please give this scenario a name.

Documentation Type

Expected Expense Factor  50%

Percent of Ownership

Borrower First Name

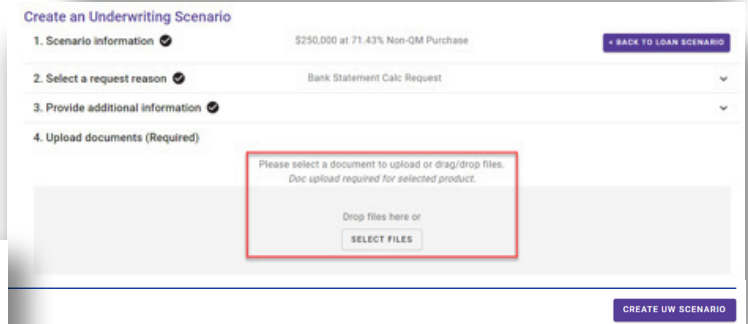
Borrower Last Name

Self Employed  Yes

Years Self Employed

Notes to Underwriter  Please provide additional details about your request.

[NEXT](#)



**Create an Underwriting Scenario**

1. Scenario information  \$250,000 at 71.43% Non-QM Purchase [BACK TO LOAN SCENARIO](#)

2. Select a request reason  Bank Statement Calc Request

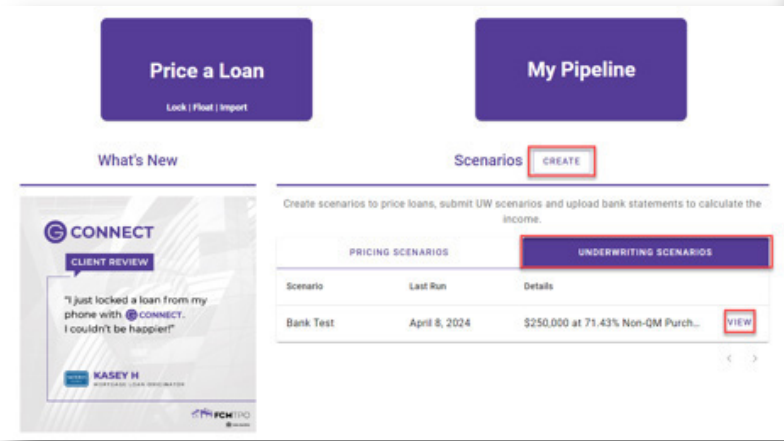
3. Provide additional information

4. Upload documents (Required)

Please select a document to upload or drag/drop files.  
Doc upload required for selected product.

Drop files here or [SELECT FILES](#)

[CREATE UW SCENARIO](#)



**Price a Loan** [Lock](#) | [Float](#) | [Import](#)

**My Pipeline**

**What's New**

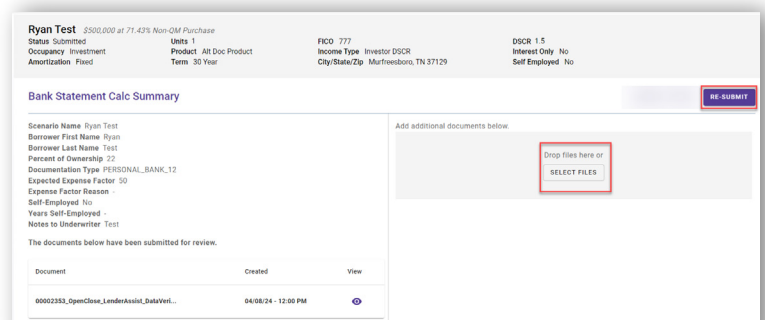
**Scenarios** [CREATE](#)

Create scenarios to price loans, submit UW scenarios and upload bank statements to calculate the income.

Scenario	Last Run	Details
Bank Test	April 8, 2024	\$250,000 at 71.43% Non-QM Purch... <a href="#">VIEW</a>

-To access saved Underwriting Scenarios, go to Home Page, and click on **"Underwriting Scenarios"** tab under Scenarios.

- Scenario will be reviewed by Underwriting Scenario Team
- Underwriting response will be sent to Loan Officer from [scenarios@fcmtpo.com](mailto:scenarios@fcmtpo.com)
- Click "View" on Scenario (from home screen) to add additional documentation, if needed



**Ryan Test** \$500,000 at 71.43% Non-QM Purchase

Status: Submitted | State: 1 | FICD: 777 | Income Type: Investor DSCR | DSCR: 1.5

Occupancy: Investment | Product: Alt Doc Product | Term: 30 Year | City/State/Zip: Murfreesboro, TN 37129 | Interest Only: No | Self Employed: No

**Bank Statement Calc Summary** [RE-SUBMIT](#)

Scenario Name: Ryan Test  
Borrower First Name: Ryan  
Borrower Last Name: Test  
Percent of Ownership: 22  
Documentation Type: PERSONAL\_BANK\_12  
Expected Expense Factor: 50  
Expense Factor Reason: Self-Employed: No  
Years Self-Employed: Test  
Notes to Underwriter: Test

The documents below have been submitted for review.

Document	Created	View
00002353_OpenClose_LenderAssist_DataVerL...	04/08/24 - 12:09 PM	<a href="#">VIEW</a>

Add additional documents below.

Drop files here or [SELECT FILES](#)

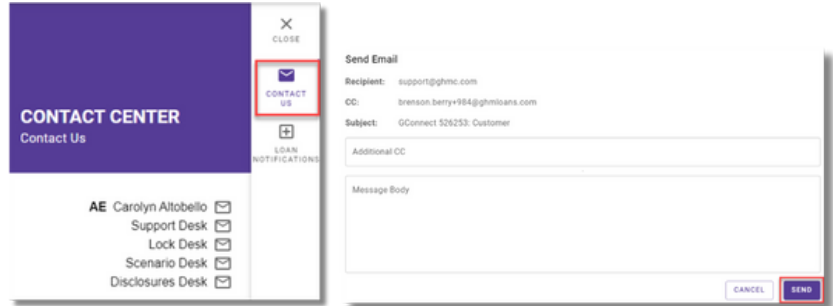
## FCM TPO Contacts and Loan Notifications

- Click on **Open Contact Center** to expand the Contact Center.

<b>Loan # 526253</b>	<b>Note Rate</b> 6.875% ☺	<b>FICO</b> 800	<b>DTI</b> 16.18% / 19.5% ☺	<b>AE</b> Carolyn Altobello
Status: Clear to Close	<b>Product</b> Conv - 30 Year Fixed	<b>Purpose</b> Purchase	<b>Lock Exp Date</b> 3/27 ☺	Support Desk
<b>Borrower</b> Ken Customer	<b>Property Value</b> \$380,000	<b>Address</b> 784 N Morelock Rd	<b>Channel</b> Broker	Lock Desk
<b>Loan Amount</b> \$300,000				<b>OPEN CONTACT CENTER</b>

- To email an FCM TPO Contact, from the Contact Center, click on **CONTACT US**.
  - Click on the contact's name to email.
  - FCM TPO Account Executive is automatically cc'd.
  - Type message and click on **SEND**.

**Note: A copy of the email will also be sent to the email associated with the user's login for their record.**



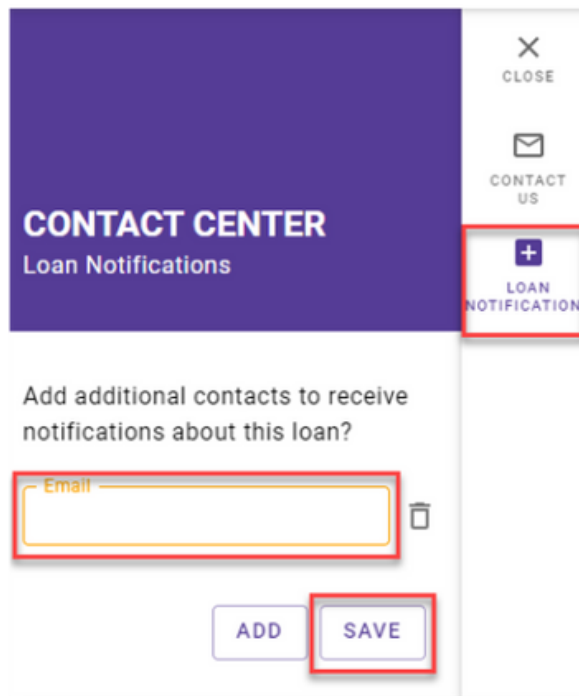
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

**Note: Loan Notifications need to be set up on each loan. This is at the loan level.**

- Click on **ADD**.
- Enter **Email** of recipient to receive Loan Level Notifications.

**Note: You can add up to 10 recipients. Click ADD to enter multiple email addresses.**

- Click **SAVE**.



## Other Helpful Contacts and Information

- **Scenario Questions:** [scenarios@fcmtpo.com](mailto:scenarios@fcmtpo.com)  
(Please include program type in the subject line)
- **Initial Disclosures Questions:** [disclosures@fcmtpo.com](mailto:disclosures@fcmtpo.com)
- **Change in Circumstance (CIC) Questions:** [cic@fcmtpo.com](mailto:cic@fcmtpo.com)
- **Support Department:** [support@fcmtpo.com](mailto:support@fcmtpo.com)
- **Lock Desk:** [rates@fcmtpo.com](mailto:rates@fcmtpo.com)
- **FHA Case Number Ordering:**
  - **FHA Case Numbers are ordered at the time of Initial Disclosure request.**
    - The FHA Case Number can be found within the loan in the below locations:
      - **Edit 1003** - Government tab
      - **View Docs** - Government Folder
  - Contact [fhacasenumbers@fcmtpo.com](mailto:fhacasenumbers@fcmtpo.com) for questions regarding FHA Case Numbers.

### Contact Information

#### OPERATION CENTER HEADQUARTERS

2100 W. Pleasant Grove Blvd. Suite 100  
Pleasant Grove, UT 84062

**Phone:** 855-463-2630

**Support:** 877-449-1827

### MORTGAGEE CLAUSE INFORMATION

#### Mortgagee Clause for Homeowners,

##### Title & Flood:

First Colony Mortgage Corporation  
ISAOA, ATIMA  
2100 W. Pleasant Grove Blvd. Suite 100  
Pleasant Grove, UT 84062

#### Lender ID Numbers:

FHA: 5222209998  
VA: 9750740000

#### Mortgagee Clause (for Title -FHA only):

First Colony Mortgage Corporation,  
Secretary of HUD, ISAOA, ATIMA  
2100 W. Pleasant Grove Blvd. Suite 100  
Pleasant Grove, UT 84062

#### Fees:

Broker Lender Fee:	\$1,095
Streamline Lender Fee:	\$595
Flood Cert:	\$6
Tax Service Fee:	\$70
Attorney Review - TX	\$225