

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.



STEP 2: Create/Price and Register Loan

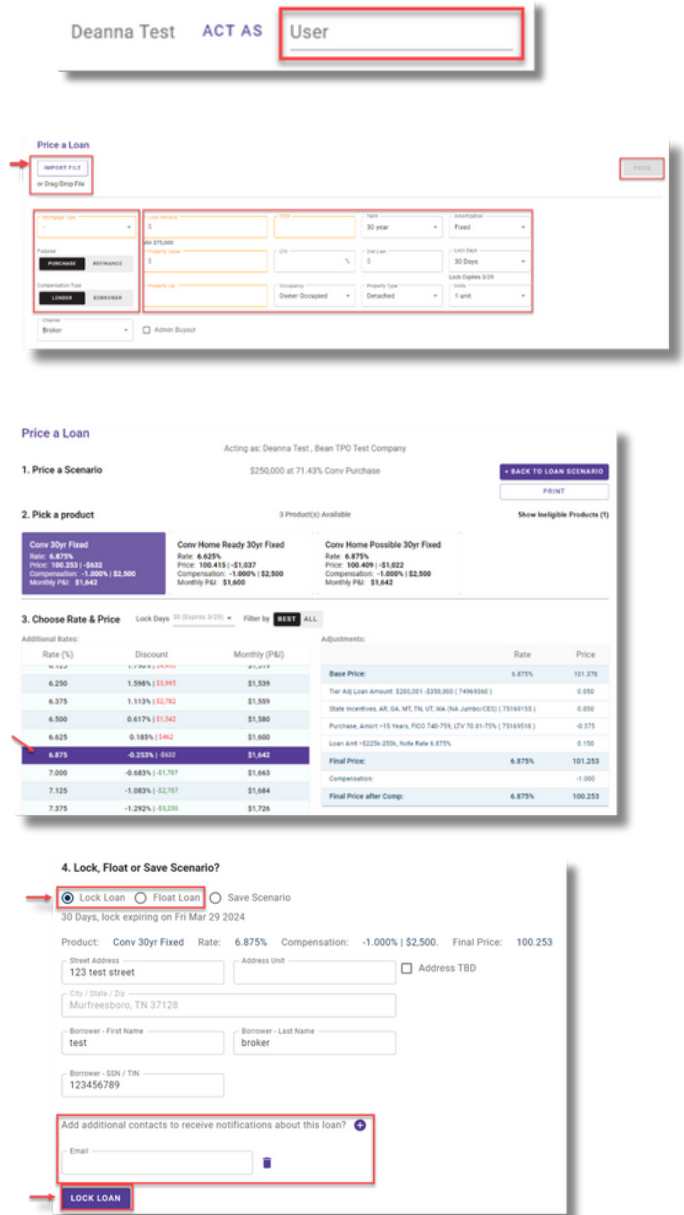
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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.



Price a Loan

Deanna Test ACT AS **User**

Price a Loan

1. Price a Scenario
Acting as: Deanna Test, Bean TPO Test Company
\$250,000 at 71.43% Conv Purchase

2. Pick a product
3 Product(s) Available

Product	Rate	Price	Compensation	Monthly PFI
Conv 30yr Fixed	6.875%	100.253	-\$1,000	\$2,500
Conv Home Ready 30yr Fixed	6.425%	100.413	-\$1,027	\$2,500
Conv Home Possible 30yr Fixed	6.875%	100.409	-\$1,022	\$2,500

3. Choose Rate & Price
Lock Days: 30 (Expires 3/25) Filter by: BEST ALL

Rate (%)	Discount	Monthly (PFI)	Rate	Price
6.250	1.596% \$1,995	\$1,539	6.875%	101.378
6.375	1.113% \$1,762	\$1,559	6.875%	101.233
6.500	0.617% \$1,542	\$1,580	6.875%	101.088
6.625	0.185% \$142	\$1,600	6.875%	100.943
6.875	-0.222% \$102	\$1,642	6.875%	101.233
7.000	-0.683% \$1,767	\$1,683	6.875%	101.088
7.125	-1.083% \$2,767	\$1,684	6.875%	100.943
7.375	-1.292% \$1,330	\$1,728	6.875%	100.798

4. Lock, Float or Save Scenario?
 Lock Loan Float Loan Save Scenario
30 Days, lock expiring on Fri Mar 29 2024

Product: Conv 30yr Fixed Rate: 6.875% Compensation: -1.000% | \$2,500 Final Price: 100.253

Street Address: 123 test street Address Unit: Address TBD

City / State / Zip: Murfreesboro, TN 37128

Borrower - First Name: test Borrower - Last Name: broker

Borrower - SSN / TIN: 123456789

Add additional contacts to receive notifications about this loan? +

Email: [input field]

LOCK LOAN



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

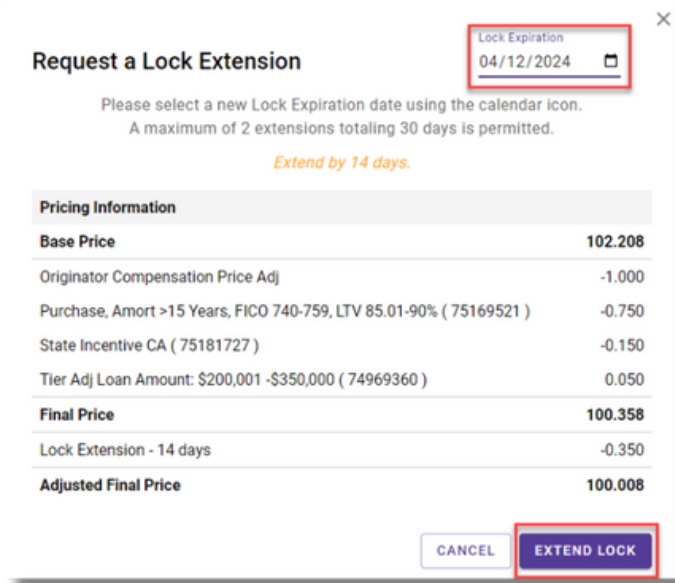
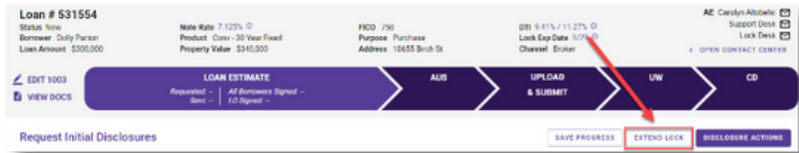
Lock a Floated Loan

- 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.



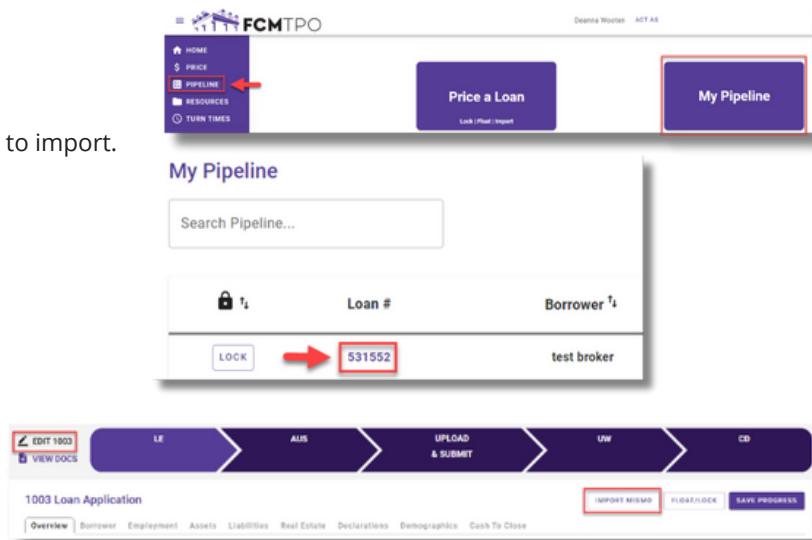
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STEP 4: Upload 1003 Import File to Existing Loan File

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

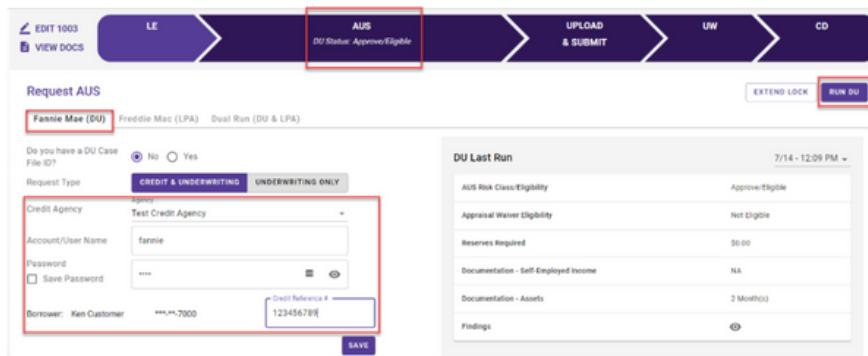
- Click on **Pipeline** from left side menu or **My Pipeline** from Home Page.
- Click on **Loan #** from My Pipeline screen.
- Click on **Edit 1003** and click on **IMPORT MISMO** button to import.



STEP 5: Automated Underwriting

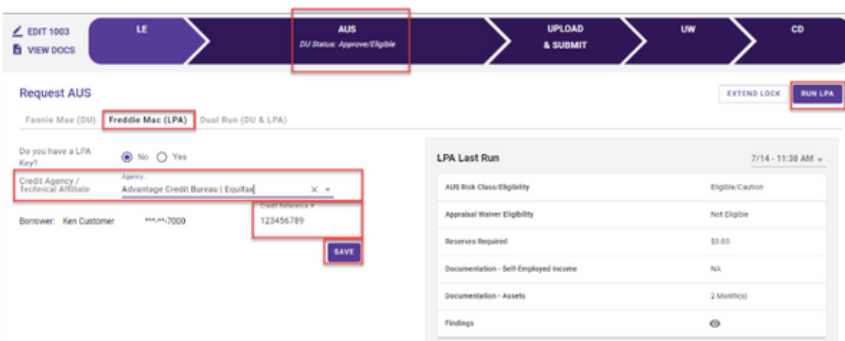
Desktop Underwriting (DU)

- 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.



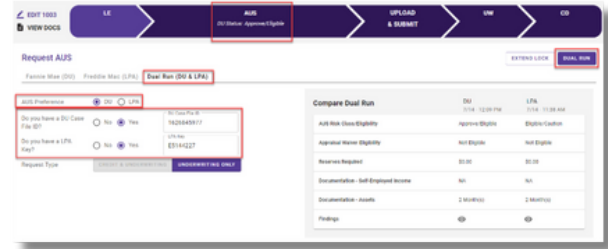
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Dual Run (DU & LPA)

- 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:

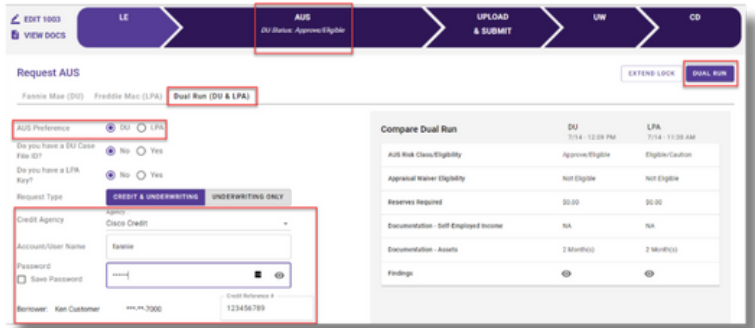
- If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
- Enter the **DU Case File ID**.

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**.

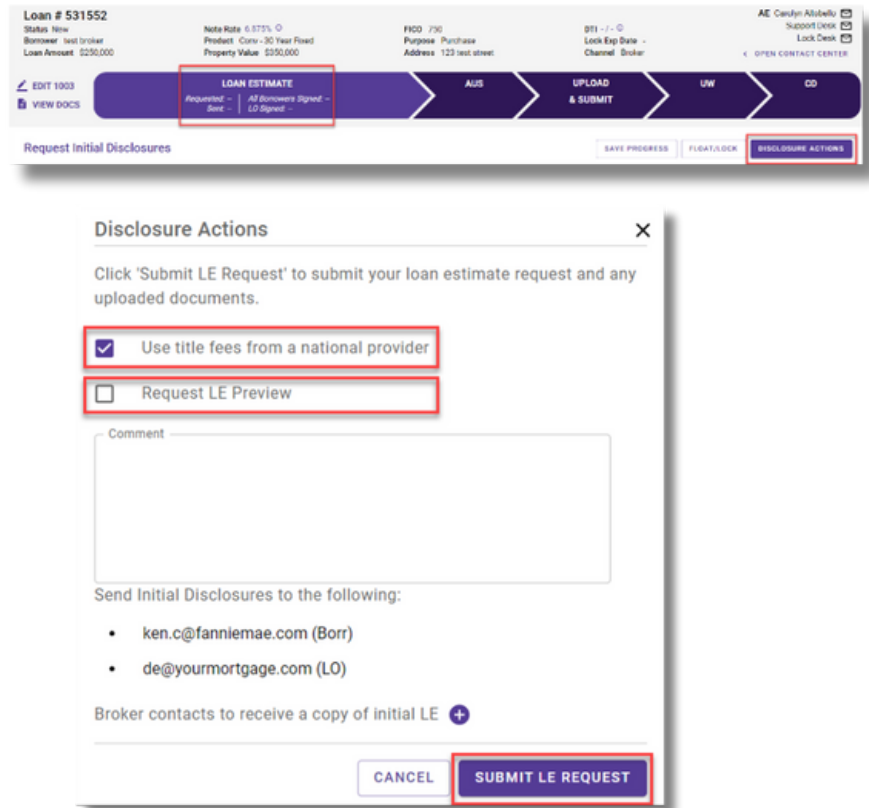
NOTE: You do not need a LPA Key to use the Dual Run feature.

- 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.

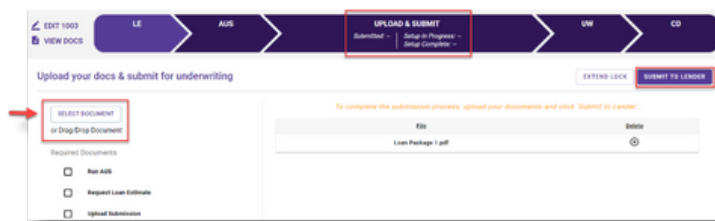


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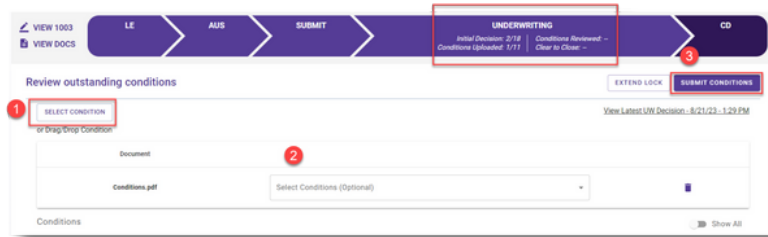
STEP 7: Upload Loan Package – Submit to UW

- 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.



Appraisal Ordering & Submission

Appraisals must be ordered through a FCM TPO approved AMC as follows:

- Choose your assigned AMC from the **Approved AMC List** posted in the Resource Center.
 - To access: Click on Resources > Broker Procedures/Guides > Appraisals > Approved AMC List.
- Set up account directly with AMC to order appraisals.
 - Please choose "First Colony Mortgage Corporation" as the Lender.
- AMC will deliver completed appraisal report directly to TPO.
- In G Connect, upload appraisal report into loan record in **UNDERWRITING** tab in Loan Tracker.
 - Click **UPLOAD CONDITION** button or **Drag/Drop File** to upload appraisal.
 - Click **SUBMIT CONDITIONS** button to submit.

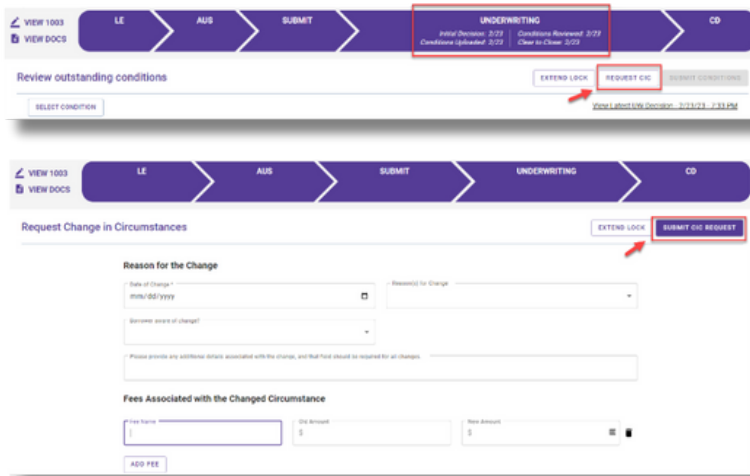


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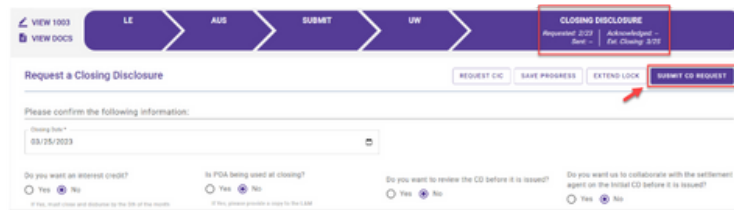
Change in Circumstance (CIC) Requests

- 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.



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Important Tips

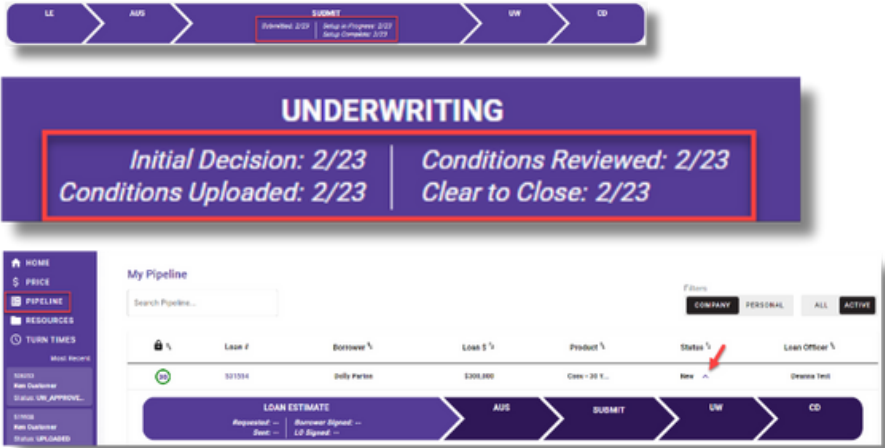
Loan Tracker

• 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.



The top screenshot shows a progress bar with stages: LE, AUS, **SUBMIT** (highlighted), UW, and CD. Below it, the **UNDERWRITING** section displays: Initial Decision: 2/23, Conditions Reviewed: 2/23, Conditions Uploaded: 2/23, and Clear to Close: 2/23.

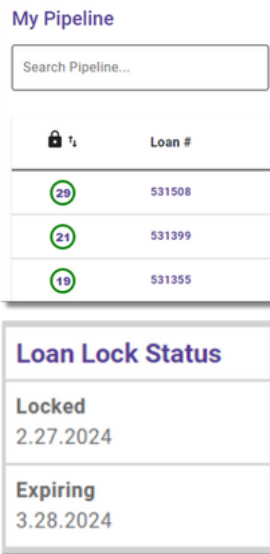
The bottom screenshot shows the 'My Pipeline' interface with a table of loan entries. A red arrow points to the 'Status' column, which contains a lock icon and a number (e.g., 20).

Lock Status

• Lock Status is available in the pipeline screen.

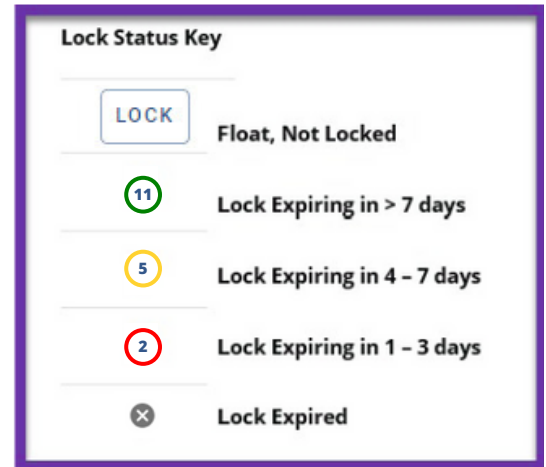
— Click on the color-coded circle in the Lock Status column to view Lock and Expiration Dates.

— The number in the circle indicates the remaining number of days until the lock expires.



The top screenshot shows the 'My Pipeline' table with a 'Lock Status' column containing color-coded circles with numbers (20, 21, 10).

The bottom screenshot shows the 'Loan Lock Status' pop-up for a locked loan, displaying 'Locked 2.27.2024' and 'Expiring 3.28.2024'.



Lock Status Key

- LOCK** (blue box): Float, Not Locked
- 11** (green circle): Lock Expiring in > 7 days
- 5** (yellow circle): Lock Expiring in 4 - 7 days
- 2** (red circle): Lock Expiring in 1 - 3 days
- X** (grey circle): Lock Expired

Save Scenarios

• Pricing and prospect borrower scenarios can be saved.

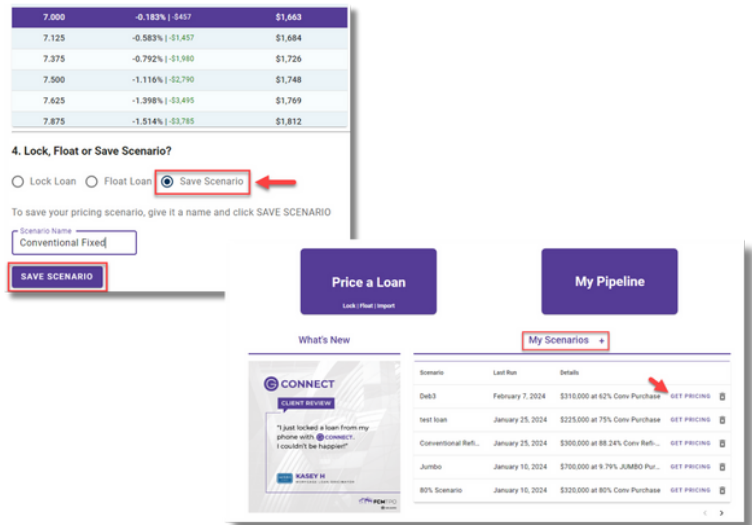
— To create scenario, click on **Price or Lock** button or "+" sign in **My Scenarios** section on Home Page.

• Enter loan level data and click **PRICE** button.

• Select "**Save Scenario**" option, name it, and click **SAVE SCENARIO** button.

— To access saved scenarios, go to the Home Page.

• In **My Scenarios** section, click on **GET PRICING** for applicable scenario.



The top screenshot shows a table of pricing scenarios with columns for Rate, Points, and Price. Below it, the '4. Lock, Float or Save Scenario?' form is shown with the 'Save Scenario' radio button selected and highlighted by a red arrow. A 'SAVE SCENARIO' button is also highlighted.

The bottom screenshot shows the 'My Scenarios' section on the Home Page, displaying a table of saved scenarios with columns for Scenario, Last Run, and Details. A red arrow points to the 'GET PRICING' button in the Details column.



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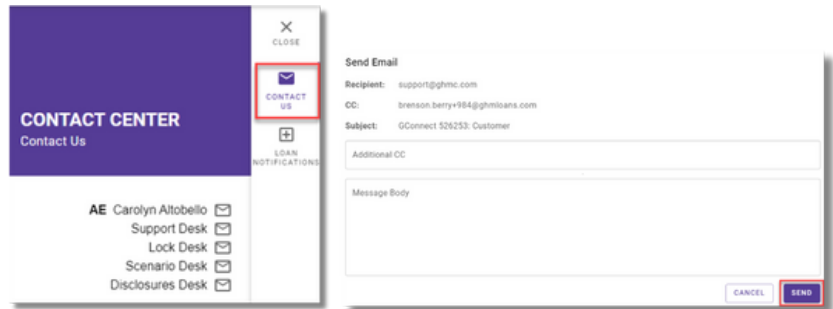
FCM TPO Contacts and Loan Notifications

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

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

- 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.



The screenshot shows the 'CONTACT CENTER' interface with 'CONTACT US' highlighted. On the right, a 'Send Email' form is visible with fields for Recipient (support@ghmc.com), CC (brenson.berry+984@ghmlans.com), Subject (GConnect 526253: Customer), and Message Body. A 'SEND' button is highlighted in red.

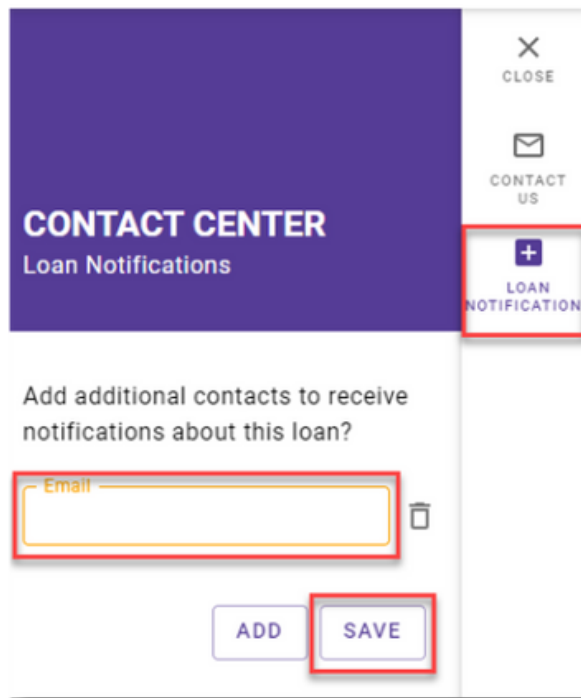
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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**.



The screenshot shows the 'CONTACT CENTER' interface with 'LOAN NOTIFICATIONS' highlighted. Below the header, it asks 'Add additional contacts to receive notifications about this loan?' and features an 'Email' input field, an 'ADD' button, and a 'SAVE' button, all highlighted with red boxes.



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Other Helpful Contacts and Information

- **Scenario Questions:** scenarios@fcmtpo.com
(Please include program type in the subject line)
- **Initial Disclosures Questions:** disclosures@fcmtpo.com
- **Change in Circumstance (CIC) Questions:** cic@fcmtpo.com
- **Support Department:** support@fcmtpo.com
- **Lock Desk:** rates@fcmtpo.com
- **FHA Case Number Ordering:**

— FHA Case Numbers can be obtained by sending in a completed FHA Case Number Request Form to fhacasenumbers@fcmtpo.com. The form can be found in the Resource Center under Forms-> FHA/VA Forms. Please allow 24 hours for processing. The case number will be emailed back to you.

— When the case number is ordered the case details & CAIVRS will be posted in the View Docs "Government" folder entitled as "Case Number Assignment". After the 24-hour validation period, the successful Borrower Validation is also posted in the View Docs "Government" folder.

Note: FHA Case Number transfer and cancellation requests can also be emailed to fhacasenumbers@fcmtpo.com.

Contact Information

OPERATION CENTER HEADQUARTERS

508 W 800 N
Orem, UT 84057

Phone: 855-463-2630

Support: 877-449-1827

MORTGAGEE CLAUSE INFORMATION

Mortgagee Clause for Homeowners, Title & Flood:

First Colony Mortgage Corporation
ISAOA, ATIMA
508 W 800 N
Orem, UT 84057

Lender ID Numbers:

FHA: 5222209998
VA: 9750740000

Mortgagee Clause (for Title -FHA only):

First Colony Mortgage Corporation,
Secretary of HUD, ISAOA, ATIMA
508 W 800 N
Orem, UT 84057

Fees:

Broker Admin Fee:	\$1,095
Streamline Admin Fee:	\$595
Flood Cert:	\$7
Tax Service Fee:	\$70
Attorney Review - TX	\$225



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4/12/24