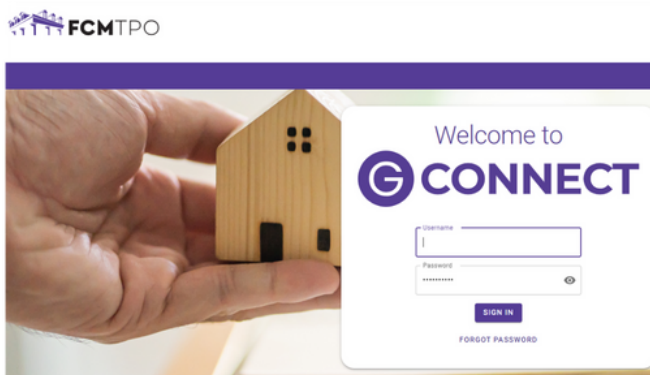


## STEP 1: Login

- 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

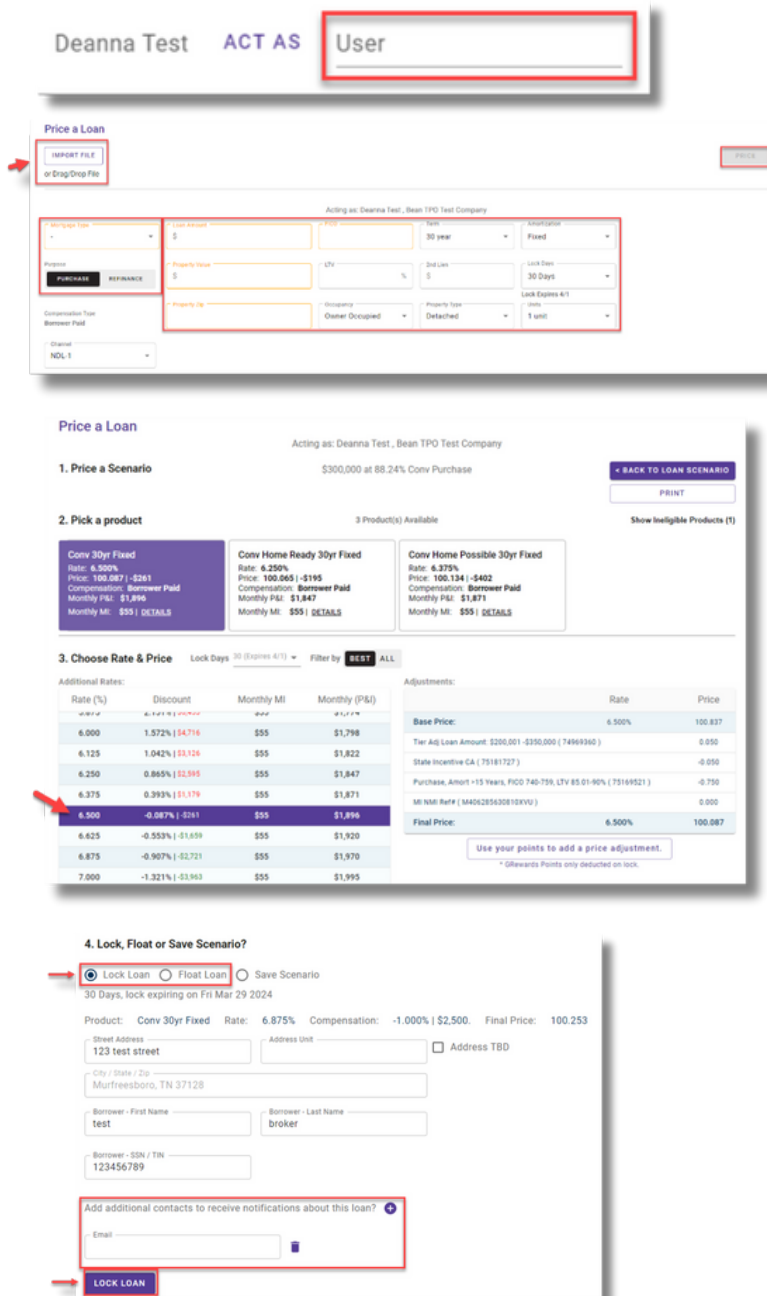
**Note:** To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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.

- 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**

Acting as: Deanna Test, Bean TPO Test Company

1. Price a Scenario

\$300,000 at 88.24% Conv Purchase

2. Pick a product

3 Product(s) Available

Product	Rate	Price	Compensation	Borrower Paid	Monthly PI	Monthly MI	Details
Conv 30Yr Fixed	6.500%	100.087	-\$261		\$1,896	\$55	DETAILS
Conv Home Ready 30Yr Fixed	6.250%	100.065	-\$195		\$1,847	\$55	DETAILS
Conv Home Possible 30Yr Fixed	6.375%	100.134	-\$402		\$1,871	\$55	DETAILS

3. Choose Rate & Price

Lock Days: 30 (Expires 4/1) | Filter by: BEST | ALL

Rate (%)	Discount	Monthly MI	Monthly (PI&I)
6.000	1.572%   \$4,716	\$55	\$1,798
6.125	1.042%   \$3,126	\$55	\$1,822
6.250	0.885%   \$2,585	\$55	\$1,847
6.375	0.393%   \$1,179	\$55	\$1,871
6.500	-0.087%   \$261	\$55	\$1,896
6.625	-0.553%   \$1,659	\$55	\$1,920
6.875	-0.907%   \$2,721	\$55	\$1,970
7.000	-1.321%   \$3,963	\$55	\$1,995

Adjustments:

	Rate	Price
Base Price:	6.500%	100.087
Tier Adj Loan Amount: (\$200,001 - \$350,000) (74969360)		0.050
State Incentive CA (75181727)		-0.050
Purchase, ARM +15 Years, PCO 740-759, LTV 85.01-90% (75169521)		-0.750
Mkt Mkt Rate (M40628530810XVU)		0.000
<b>Final Price:</b>	<b>6.500%</b>	<b>100.087</b>

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: |

**LOCK LOAN**

## 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.



Loan # 531552

Status: New  
Borrower: test broker  
Loan Amount: \$250,000

Note Rate: 8.375%  
Product: Conv - 30 Year Fixed  
Property Value: \$350,000

FICO: 750  
Purpose: Purchase  
Address: 123 test street

DEI: - / -  
Lock Exp Date: Channel Broker

AE: Carolyn Altobelli  
Support Desk  
Lock Desk  
OPEN CONTACT CENTER

EDIT 1003 VIEW DOCS

LOAN ESTIMATE  
Requested - All Borrowers Signed -  
Sent - LO Signed -

AUS

UPLOAD & SUBMIT

UW

CD

Request Initial Disclosures

SAVE PROGRESS **FLOAT/LOCK** DISCLOSURE ACTIONS

### 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.



Loan # 531554

Status: New  
Borrower: Dolly Parson  
Loan Amount: \$300,000

Note Rate: 7.125%  
Product: Conv - 30 Year Fixed  
Property Value: \$345,000

FICO: 750  
Purpose: Purchase  
Address: 16655 Birch St

DEI: 9.41% / 11.37%  
Lock Exp Date: 3/21/24  
Channel: Broker

AE: Carolyn Altobelli  
Support Desk  
Lock Desk  
OPEN CONTACT CENTER

EDIT 1003 VIEW DOCS

LOAN ESTIMATE  
Requested - All Borrowers Signed -  
Sent - LO Signed -

AUS

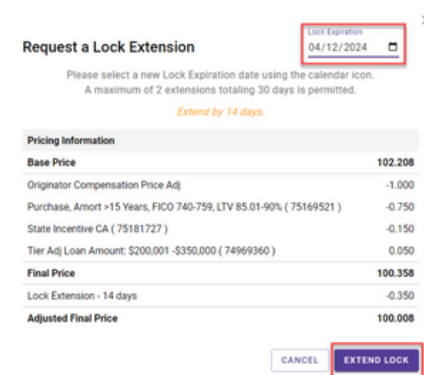
UPLOAD & SUBMIT

UW

CD

Request Initial Disclosures

SAVE PROGRESS **EXTEND LOCK** DISCLOSURE ACTIONS



Request a Lock Extension

Lock Expiration: 04/12/2024

Please select a new Lock Expiration date using the calendar icon.  
A maximum of 2 extensions totaling 30 days is permitted.

Extend by 14 days.

Pricing Information	
Base Price	102.208
Originator Compensation Price Adj	-1.000
Purchase, Amort >15 Years, FICO 740-759, LTV 85.01-90% ( 75169521 )	-0.750
State Incentive CA ( 75181727 )	-0.150
Tier Adj Loan Amount: \$200,001 - \$350,000 ( 74969360 )	0.050
<b>Final Price</b>	<b>100.358</b>
Lock Extension - 14 days	-0.350
<b>Adjusted Final Price</b>	<b>100.008</b>

CANCEL **EXTEND LOCK**

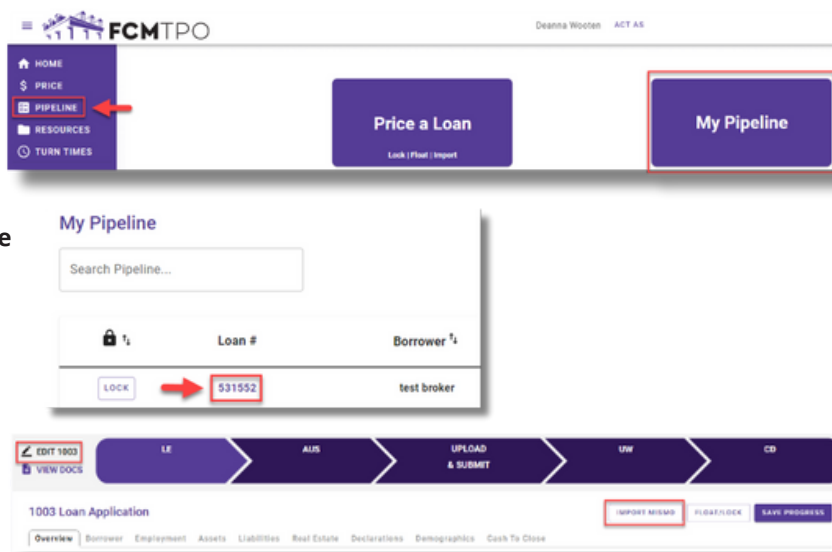
### Re - Lock

- 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.



FCMTPO

Deanna Wooten ACT AS

HOME  
PRICE  
**PIPELINE**  
RESOURCES  
TURN TIMES

Price a Loan  
Lock / Float / Import

My Pipeline

Search Pipeline...

LOCK Loan # Borrower  
LOCK 531552 test broker

EDIT 1003 VIEW DOCS

1003 Loan Application

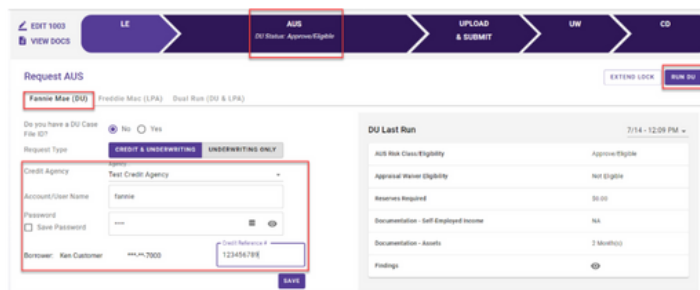
IMPORT MISMO FLOAT/LOCK SAVE PROGRESS

Overview Borrower Employment Assets Liabilities Real Estate Declarations Demographics Cash To Close

## STEP 5: Automated Underwriting

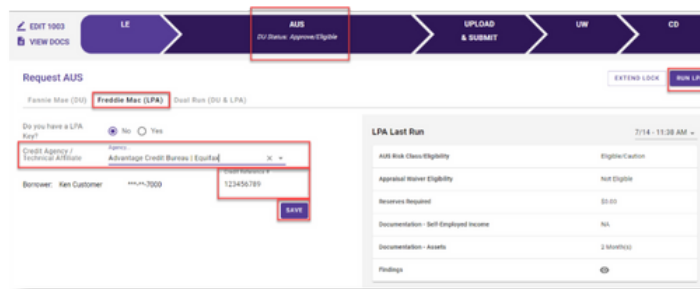
### Desktop Underwriting (DU)

- 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.

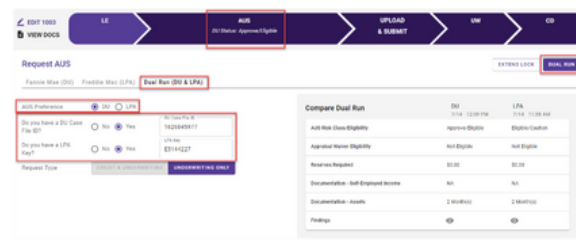
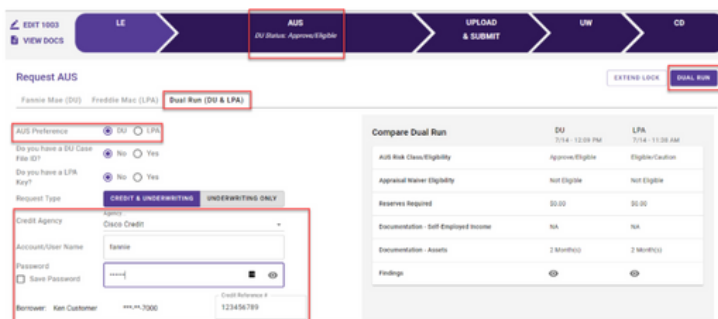
- If associating an LPA Key and/or DU Case File ID:
  - If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
  - Enter the **DU Case File ID**.

**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**.

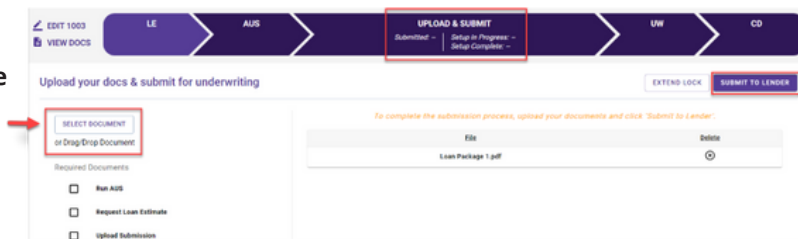
**NOTE:** You do not need a LPA Key to use the Dual Run feature.

- 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.

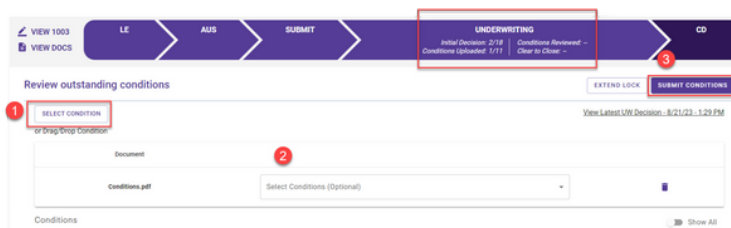
## STEP 6: Upload Loan Package – Submit to UW

- 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 7: Underwriting Approval & 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.



## STEP 8: Funding Loan

**NDC2/NDC3 Correspondent prepares the closing documents after FCM TPO issues the Clear to Close/Final**

**Approval. After the loan has closed:**

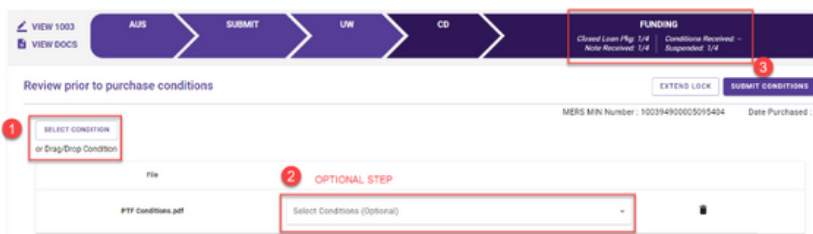
- Go to **FUNDING** tab in Loan Tracker.
- Click on **SELECT CONDITION** button or

**Drag/Drop File** to upload Closed Loan Package.

**Note: Use stacking order per “NDC2/NDC3 Loan Delivery Transmittal” form.**

- Click **SUBMIT CONDITIONS** button to submit.
- Prior to Funding (PTF) conditions will be displayed in Funding screen .
  - Click on **SELECT CONDITION** button or **Drag/Drop File**.
    - To associate a condition to a specific document (optional step), select the condition(s) from the dropdown .
- Click **SUBMIT CONDITIONS** button to submit

PTF conditions .



## TBD Property File Submissions

- Register loan as **FLOAT** or **LOCK**.
- Include printed 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.
- **Initial Disclosures:** Upload as a **Condition** on the Underwriting tab.

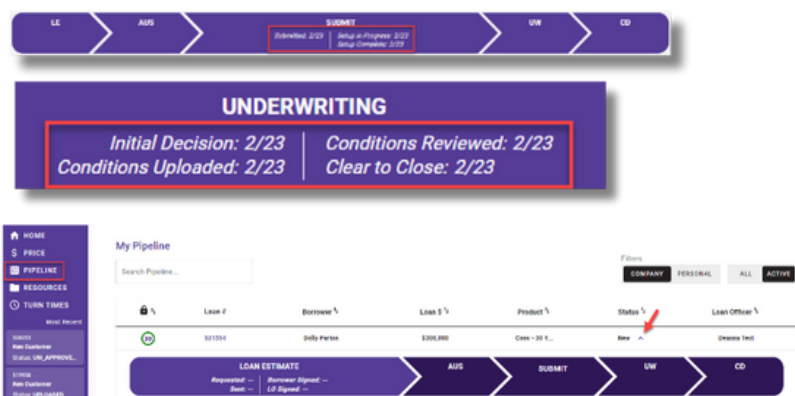
**Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.**

- **Edit the Property Address:** Contact the Support desk at [support@fcmtpo.com](mailto:support@fcmtpo.com) to change the TBD address to a physical address.
- **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

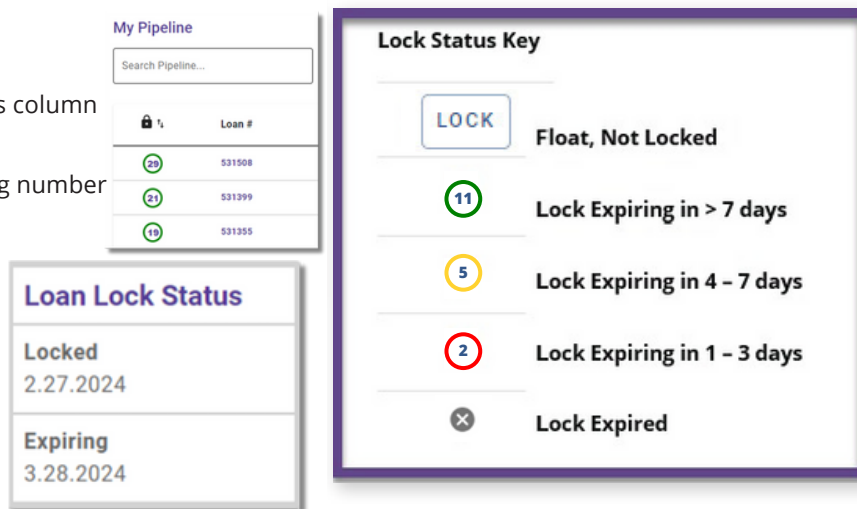
### Loan Tracker

- 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

### 4. Lock, Float or Save Pricing Scenario?

☐ Lock Loan
 ☐ Float Loan
 ☒ Save Pricing Scenario

To save your pricing scenario, give it a name and click SAVE PRICING SCENARIO

Scenario Name  
Conventional Fixed

**SAVE PRICING 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.

PRICING SCENARIOS			UNDERWRITING SCENARIOS	
Scenario	Last Run	Details		
test	April 1, 2024	\$250,000 at 80% Conv Purchase	<b>GET PRICING</b>	
Deb3	February 7, 2024	\$310,000 at 62% Conv Purchase	GET PRICING	
test loan	January 25, 2024	\$225,000 at 75% Conv Purchase	GET PRICING	
Conventional Refi...	January 25, 2024	\$300,000 at 88.24% Conv Refi...	GET PRICING	
Jumbo	January 10, 2024	\$700,000 at 9.79% JUMBO Pur...	GET PRICING	

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: [Dropdown]

Expected Expense Factor: 50%

Percent of Ownership: %

Borrower First Name: [Text]

Borrower Last Name: [Text]

Self Employed: Yes

Year's Self Employed: [Text]

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

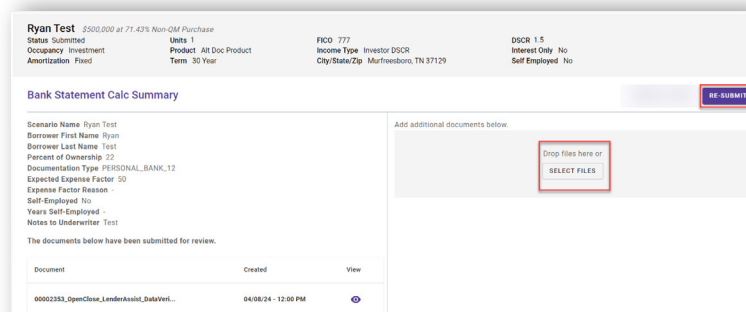
Scenarios **CREATE**

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

PRICING SCENARIOS			UNDERWRITING SCENARIOS	
Scenario	Last Run	Details		
Bank Test	April 8, 2024	\$250,000 at 71.43% Non-QM Purch...	<b>VIEW</b>	

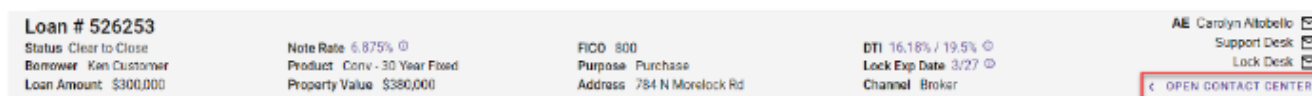
-To access saved Underwriting Scenarios, go to Home Page, and click on **“Underwriting Scenarios”** tab under Scenarios.

- 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



## FCM TPO Contacts and Loan Notifications

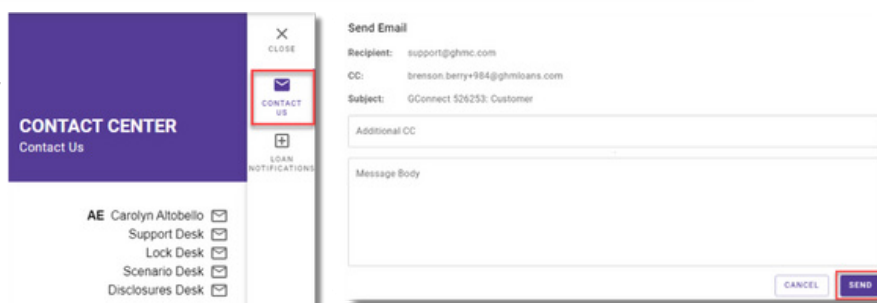
- Click on **Open Contact Center** to expand the Contact Center.



- To email a 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.**



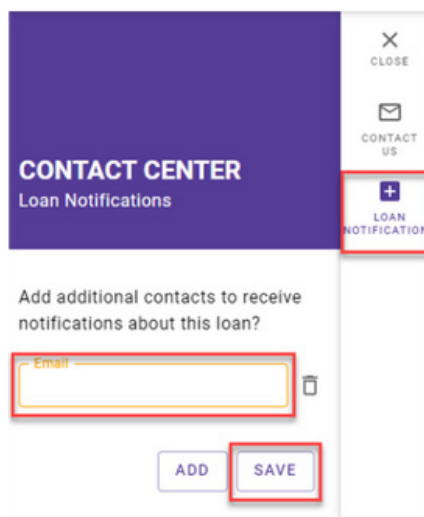
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

**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)
- **NDC2/NDC3 Correspondent Questions:** [correspondenthelp@fcmtpo.com](mailto:correspondenthelp@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 CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS

##### Lender ID Numbers:

FHA: 5222209998

VA: 9750740000

##### Fees:

NDC2 Corr Purchase Fee: \$895

NDC3 Corr Purchase Fee: \$795

Streamline Purchase Fee: \$595

Flood Cert: \$6

Tax Service Fee: \$70

Attorney Review Fee -TX \$225