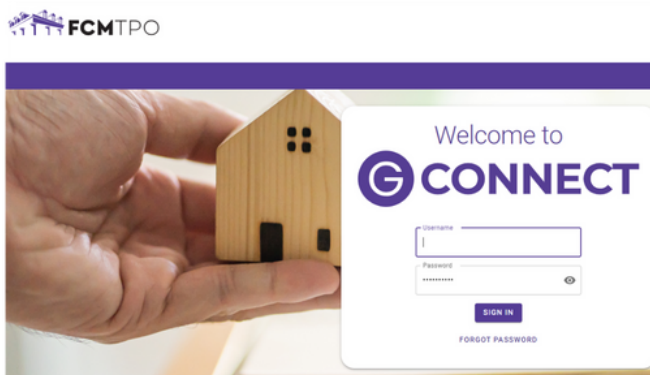


STEP 1: Login

- 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

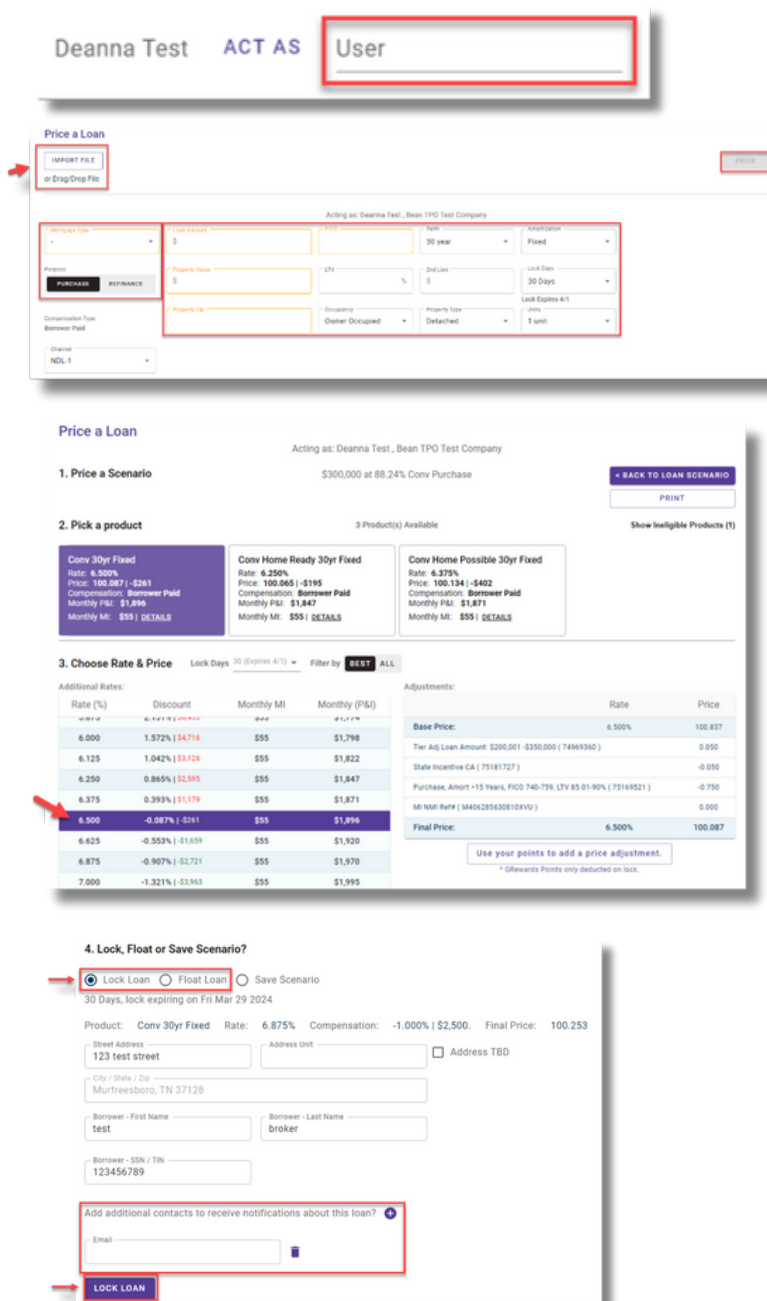
Note: To complete this step on behalf of another Originator, click on "ACT AS" at top middle of Home Page and select the Originator's name from User dropdown and proceed.

- 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.

- 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	Monthly P&I	Monthly MI
Conv 30Yr Fixed	6.500%	100.087	-\$261	\$1,896	\$55
Conv Home Ready 30Yr Fixed	6.250%	100.065	-\$195	\$1,847	\$55
Conv Home Possible 30Yr Fixed	6.375%	100.134	-\$402	\$1,871	\$55

3. Choose Rate & Price
Lock Days: 30 (Expires 4/1) | Filter by: BEST | ALL

Rate (%)	Discount	Monthly MI	Monthly (P&I)
6.000	1.572% \$4,716	\$55	\$1,798
6.125	1.042% \$3,126	\$55	\$1,822
6.250	0.885% \$2,595	\$55	\$1,847
6.375	0.393% \$1,179	\$55	\$1,871
6.500	-0.087% \$011	\$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%	100.837
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 (M406285630810XVU)		0.000
Final Price:	6.500%	100.087

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



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NMLS#3112

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: 1.1%
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: 10655 Birch St

DEI: 9.41% / 11.37%
Lock Exp Date: 3/21/2024
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

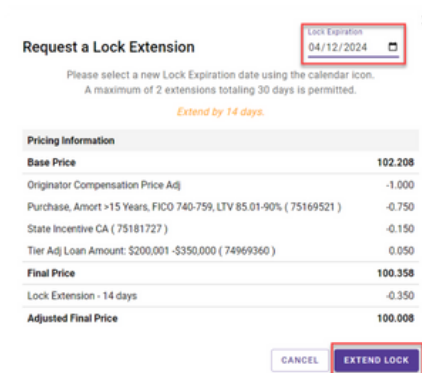
UPLOAD & SUBMIT

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
Final Price	100.358
Lock Extension - 14 days	-0.350
Adjusted Final Price	100.008

CANCEL **EXTEND LOCK**

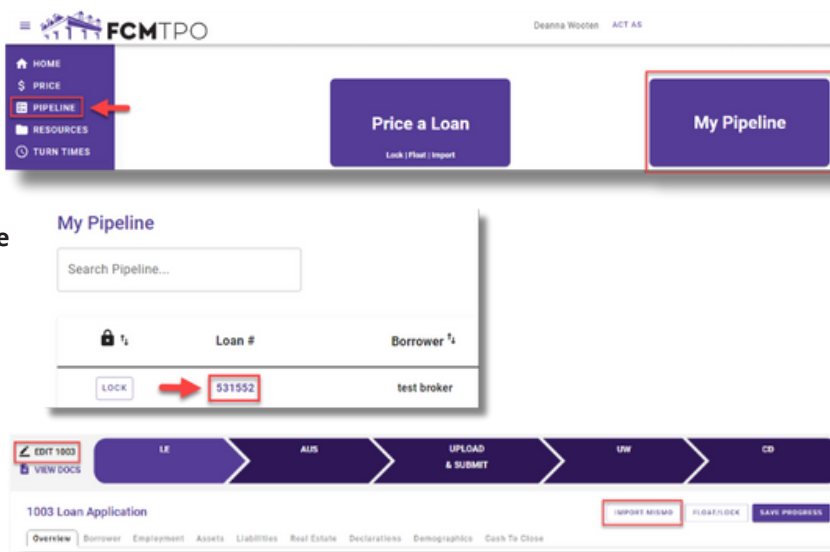
Re - Lock

- Re-Lock requests should be emailed to 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...

Loan #

Borrower

LOCK

531552

test broker

EDIT 1003 VIEW DOCS

1003 Loan Application

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

IMPORT MISMO **FLOAT/LOCK** SAVE PROGRESS



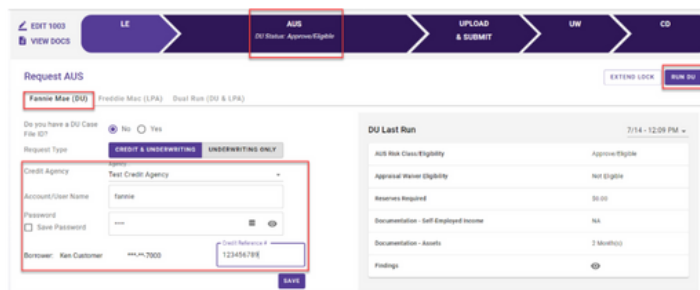
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STEP 5: Automated Underwriting

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.



Request AUS

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

Do you have a DU Case File ID? ☐ No ☒ Yes

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

Credit Agency: Test Credit Agency

Account/User Name: fannie

Password: [REDACTED]

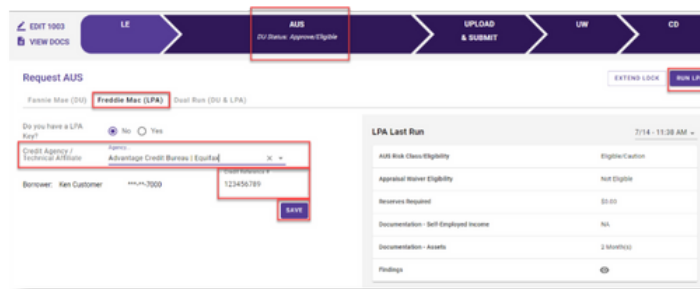
Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

DU Last Run 7/14 - 12:09 PM

AUS Risk Class Eligibility	Approve/Eligible
Approval Waiver Eligibility	Not Eligible
Reserves Required	\$0.00
Documentation - Self Employed Income	NA
Documentation - Assets	2 Month(s)
Findings	

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.



Request AUS

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

Do you have a LPA Key? ☐ No ☒ Yes

Credit Agency / Technical Affiliate: Advantage Credit Bureau (Equal)

Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

LPA Last Run 7/14 - 11:38 AM

AUS Risk Class Eligibility	Eligible/Qualify
Approval Waiver Eligibility	Not Eligible
Reserves Required	\$0.00
Documentation - Self Employed Income	NA
Documentation - Assets	2 Month(s)
Findings	

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.

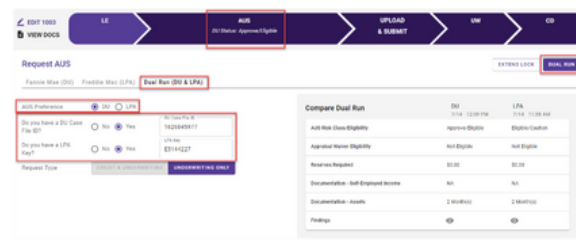
- If associating an LPA Key and/or DU Case File ID:
 - If you have a Case File ID, click on **Yes** to **Do you have a DU Case File ID?**
 - Enter the **DU Case File ID**.

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.



Request AUS

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

AUS Preference: ☒ 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: Cisco Credit

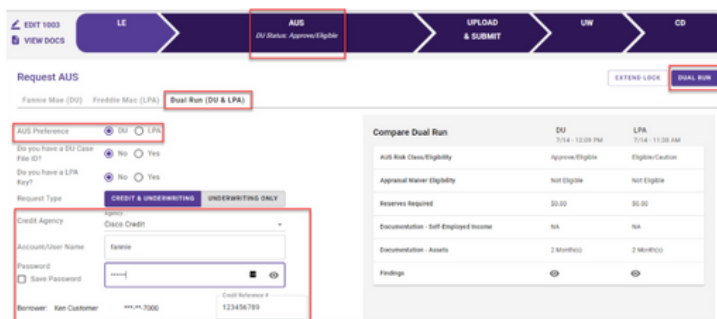
Account/User Name: fannie

Password: [REDACTED]

Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

Compare Dual Run

	DU 7/14 - 12:09 PM	LPA 7/14 - 11:38 AM
AUS Risk Class Eligibility	Approve/Eligible	Eligible/Qualify
Approval Waiver Eligibility	Not Eligible	Not Eligible
Reserves Required	\$0.00	\$0.00
Documentation - Self Employed Income	NA	NA
Documentation - Assets	2 Month(s)	2 Month(s)
Findings		



Request AUS

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

AUS Preference: ☒ 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: Cisco Credit

Account/User Name: fannie

Password: [REDACTED]

Borrower: Ken Customer ***-**-7000 Credit Reference #: 123456789

Compare Dual Run

	DU 7/14 - 12:09 PM	LPA 7/14 - 11:38 AM
AUS Risk Class Eligibility	Approve/Eligible	Eligible/Qualify
Approval Waiver Eligibility	Not Eligible	Not Eligible
Reserves Required	\$0.00	\$0.00
Documentation - Self Employed Income	NA	NA
Documentation - Assets	2 Month(s)	2 Month(s)
Findings		

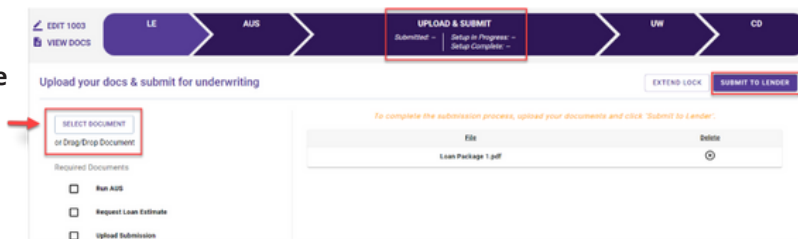


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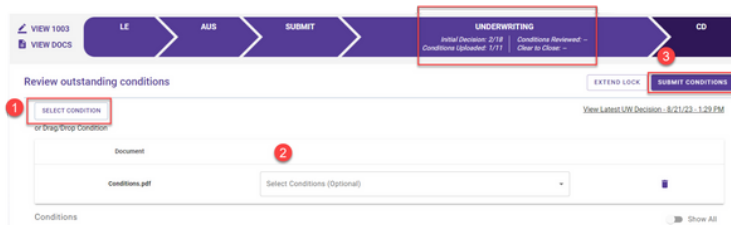
STEP 6: Upload Loan Package – Submit to UW

- 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

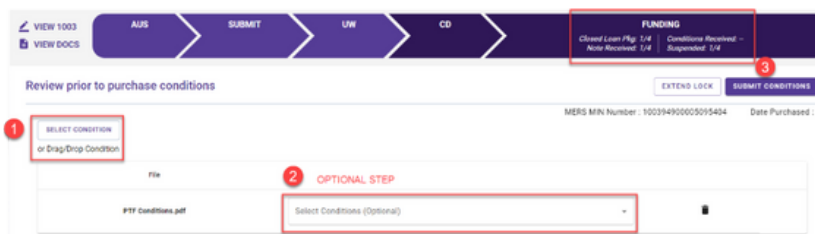
- To view conditions, go to **UNDERWRITING (UW)** tab in Loan Tracker.
- Outstanding conditions are listed on this screen.
 - To review cleared conditions, click the **“Show All”** button.
- Click on **SELECT CONDITION** button or **Drag/Drop File** to upload conditions.
 - To associate a condition to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



STEP 8: Funding Loan

NDL2/NDL3 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 “NDL2/NDL3 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 .




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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.

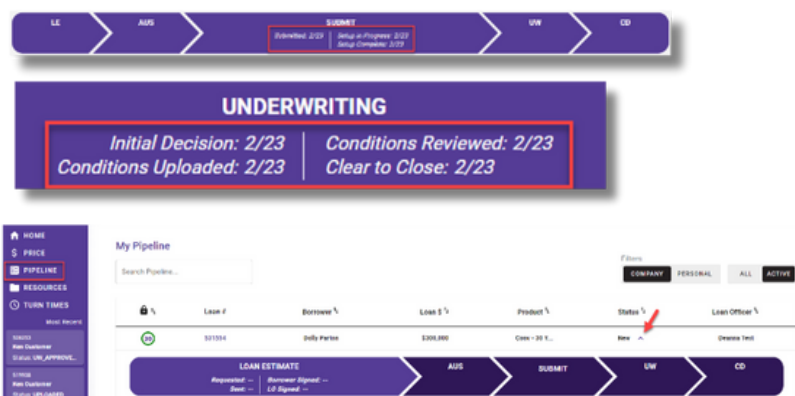
Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

- **Edit the Property Address:** Contact the Support desk at support@fcmtpo.com 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.

My Pipeline

Search Pipeline...

Lock Status	Loan #
20	531508
21	531399
10	531355

Loan Lock Status

Locked
2.27.2024

Expiring
3.28.2024

Lock Status Key

- LOCK** Float, Not Locked
- 11** Lock Expiring in > 7 days
- 5** Lock Expiring in 4 – 7 days
- 2** Lock Expiring in 1 – 3 days
- X** Lock Expired



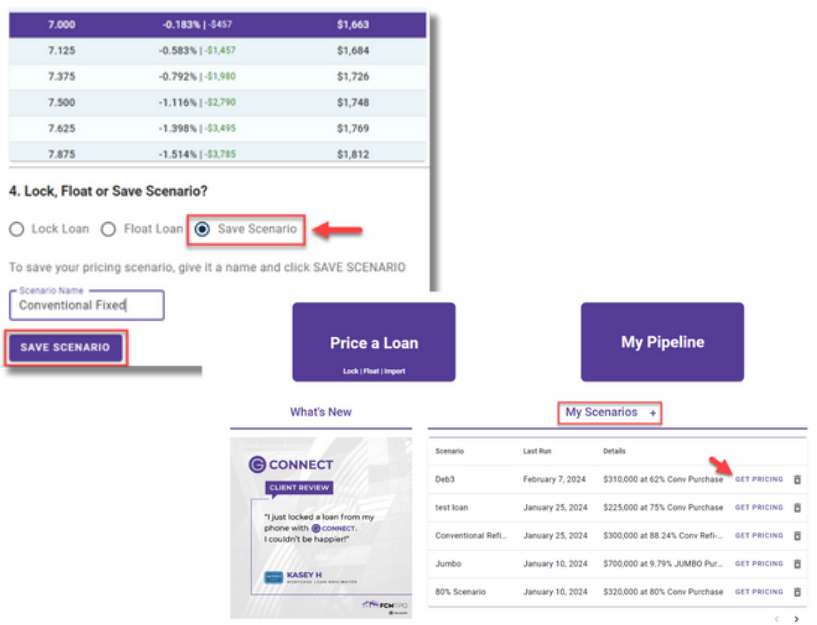
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Save Scenarios

- 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.



Rate	APR	Points	Cost
7.000	-0.183%	-\$457	\$1,663
7.125	-0.583%	-\$1,457	\$1,684
7.375	-0.792%	-\$1,980	\$1,726
7.500	-1.116%	-\$2,790	\$1,748
7.625	-1.398%	-\$3,495	\$1,769
7.875	-1.514%	-\$3,785	\$1,812

4. Lock, Float or Save Scenario?

☐ Lock Loan ☐ Float Loan ☒ Save Scenario

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

Scenario Name: Conventional Fixed

SAVE SCENARIO

Price a Loan

My Pipeline

What's New

My Scenarios +

Scenario	Last Run	Details
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 Par... GET PRICING
80% Scenario	January 10, 2024	\$320,000 at 80% Conv Purchase GET PRICING

FCM TPO Contacts and Loan Notifications

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



Loan # 526253

Status: Clear to Close

Borrower: Ken Customer

Loan Amount: \$300,000

Note Rate: 6.875%

Product: Conv - 30 Year Fixed

Property Value: \$380,000

FICO: 800

Purpose: Purchase

Address: 784 N Morelock Rd

DTI: 16.18% / 19.5%

Lock Exp Date: 3/27

Channel: Broker

AE: Carolyn Altobello

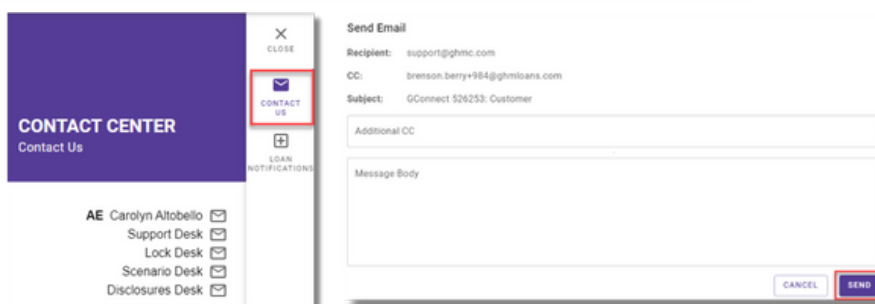
Support Desk

Lock Desk

OPEN 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.



CONTACT CENTER

Contact Us

AE Carolyn Altobello

Support Desk

Lock Desk

Scenario Desk

Disclosures Desk

Send Email

Recipient: support@ghmc.com

CC: brenson.berry@ghmc.com

Subject: GConnect 526253: Customer

Additional CC

Message Body

SEND

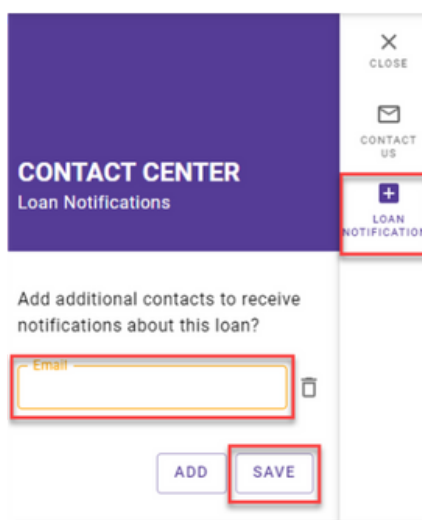
- To set up Loan Level Notifications, click on **LOAN NOTIFICATIONS**.

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**.



CONTACT CENTER

Loan Notifications

Add additional contacts to receive notifications about this loan?

Email

ADD

SAVE



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Other Helpful Contacts and Information

- Scenario Questions: scenarios@fcmtpo.com
(Please include program type in the subject line)
- NDL2/NDL3 Correspondent Questions: correspondenthelp@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 CLAUSES IN CORRESPONDENT'S NAME AND ADDRESS

Lender ID Numbers:

FHA: 5222209998
VA: 9750740000

Fees:

NDL2 Corr Admin Fee:	\$895
NDL3 Corr Admin Fee:	\$795
Streamline Admin Fee:	\$595
Flood Cert:	\$7
Tax Service Fee:	\$70
Attorney Review Fee -TX	\$225



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3/3/24