Geo-Corp, Inc.

Geo-Corp TPO

Wholesale Training Guide

Getting Started

Signing Into The Geo Corp Wholesale Site

Accessing The Website

Broker Approval Letter

Dear John Broker,

We are pleased to inform your company is approved to submit loans to Geo-Corp, Inc.

Please find below your login information to our LOS System:

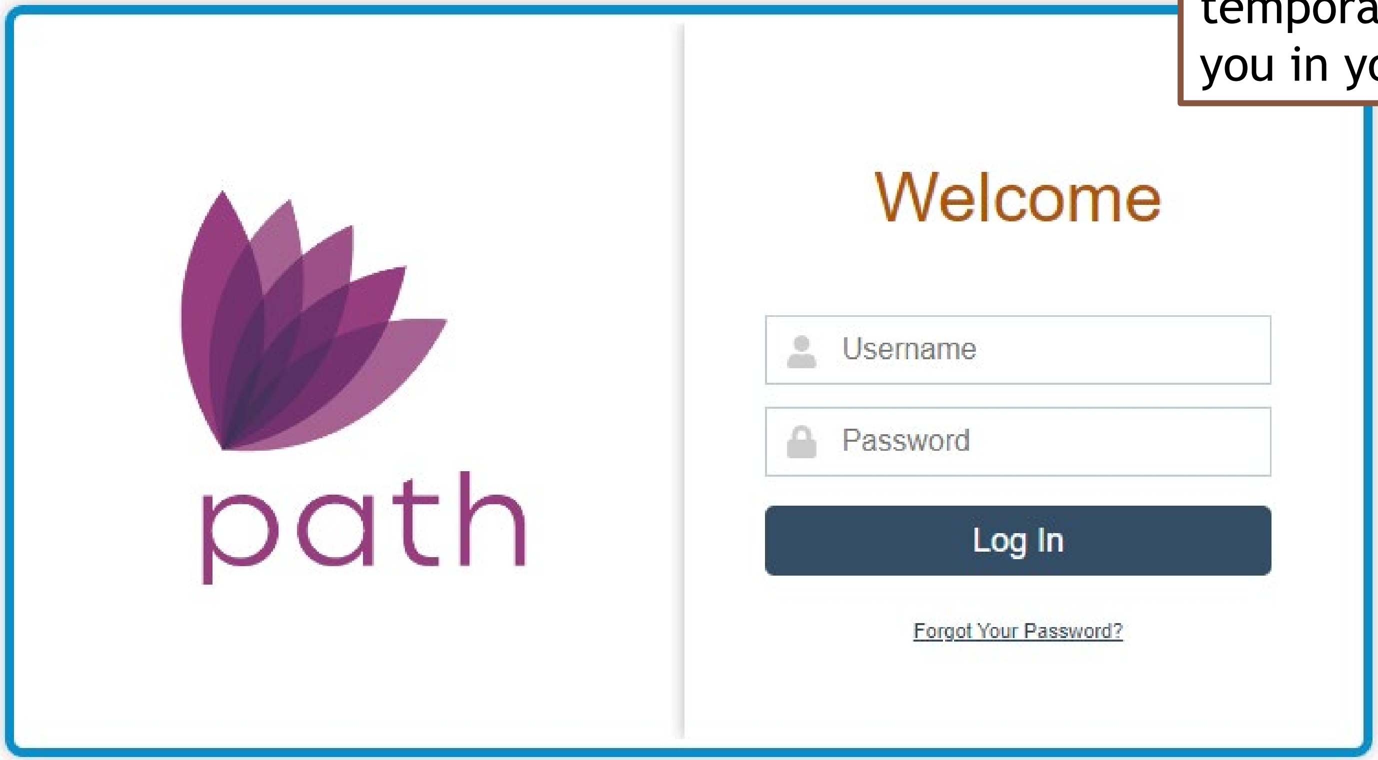
PATH - Login (calyxpath.com)
Login: YourUserName
Password: TempPassWord

Thank you,
Broker Relations

Look for your welcome email. It will provide you with your login ID, temporary password, and a link to the login page.

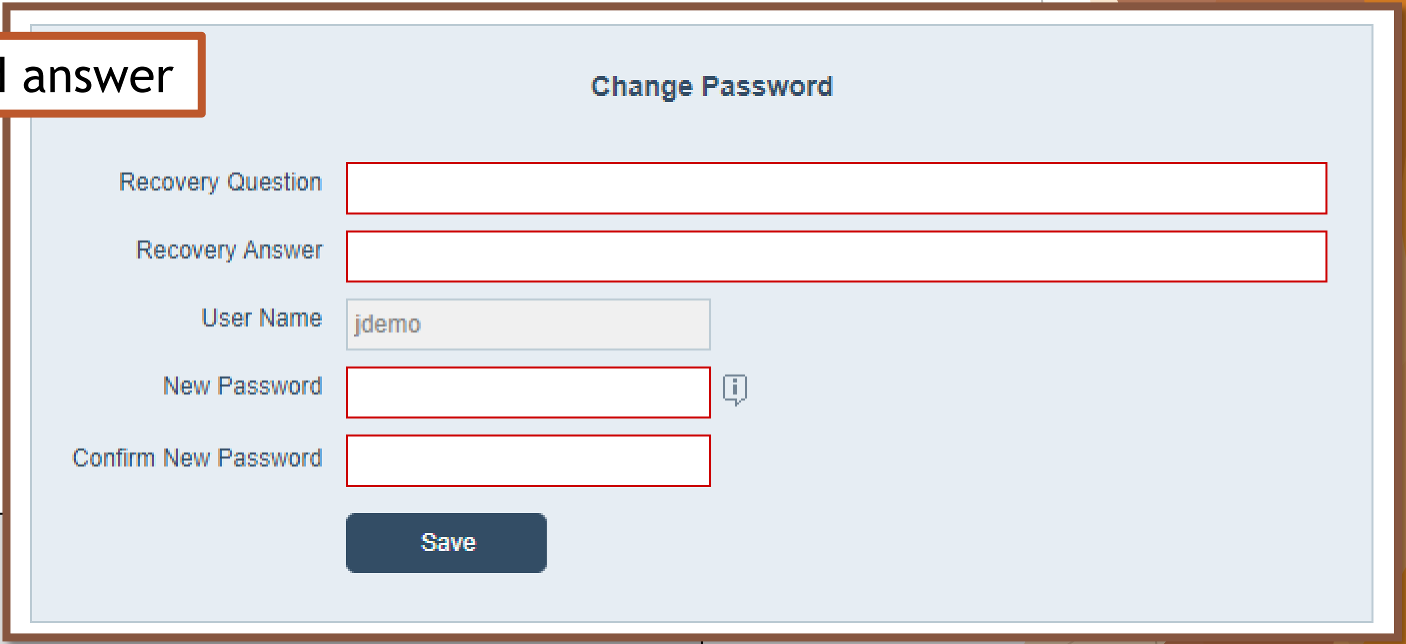
Logging In For The First Time

Log in using the User Name and temporary password provided to you in your welcome email.



Setting Up Your New Password & Security Question

Create a recovery question and answer



Password Requirements

- Minimum length 4, maximum length 10
- Must include at least one alphabetic and one numeric character.
- Case sensitive. For example: ArtB is different than artb
- Must include at least one special character such as ~!@#$%^&*()_=+-{}|[]\:";'<>?,./

User Rights

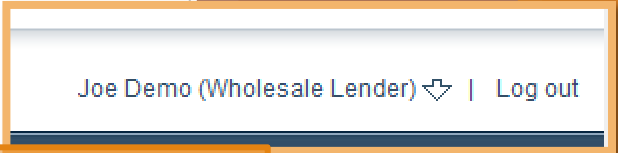
- **Wholesale Lender**
  - Access only to their own pipeline

- **Wholesale Processor**
  - Access to any loans they are assigned to
  - Processor access must be requested for Loan Officers that process their own loans

Navigating The System

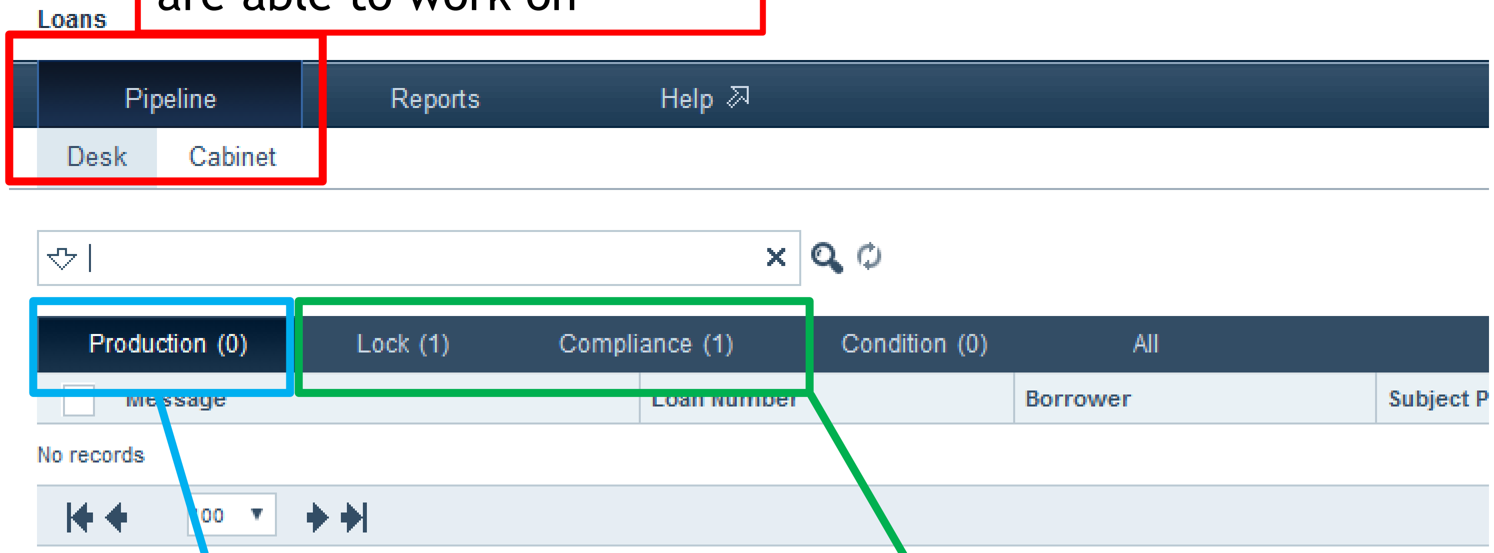
Working In Our System

Navigation Pane



This is the navigation pane for the “Wholesale Lender” role.

Your landing page Pipeline Desk will show loans you are able to work on



Loans not yet submitted to processing

Loans that have been submitted to processing

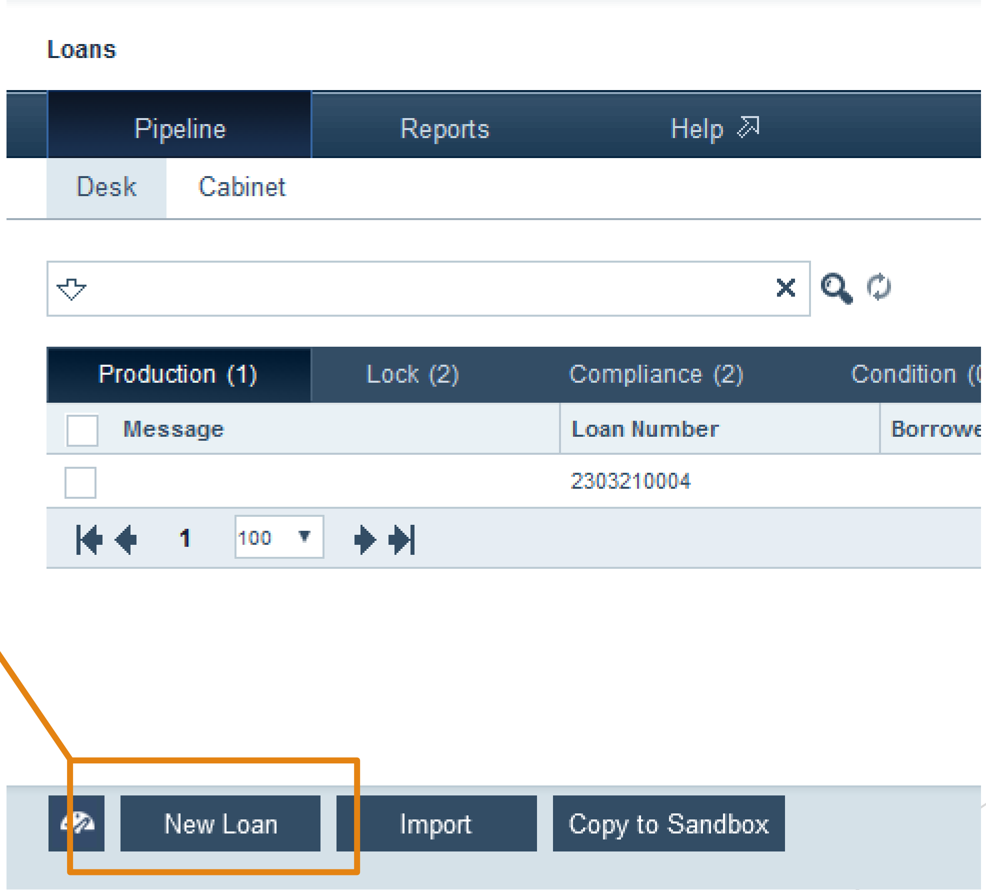
Entering A Loan In The System

Wholesale Lender Role

Add New Loan

Wholesale Lender Role

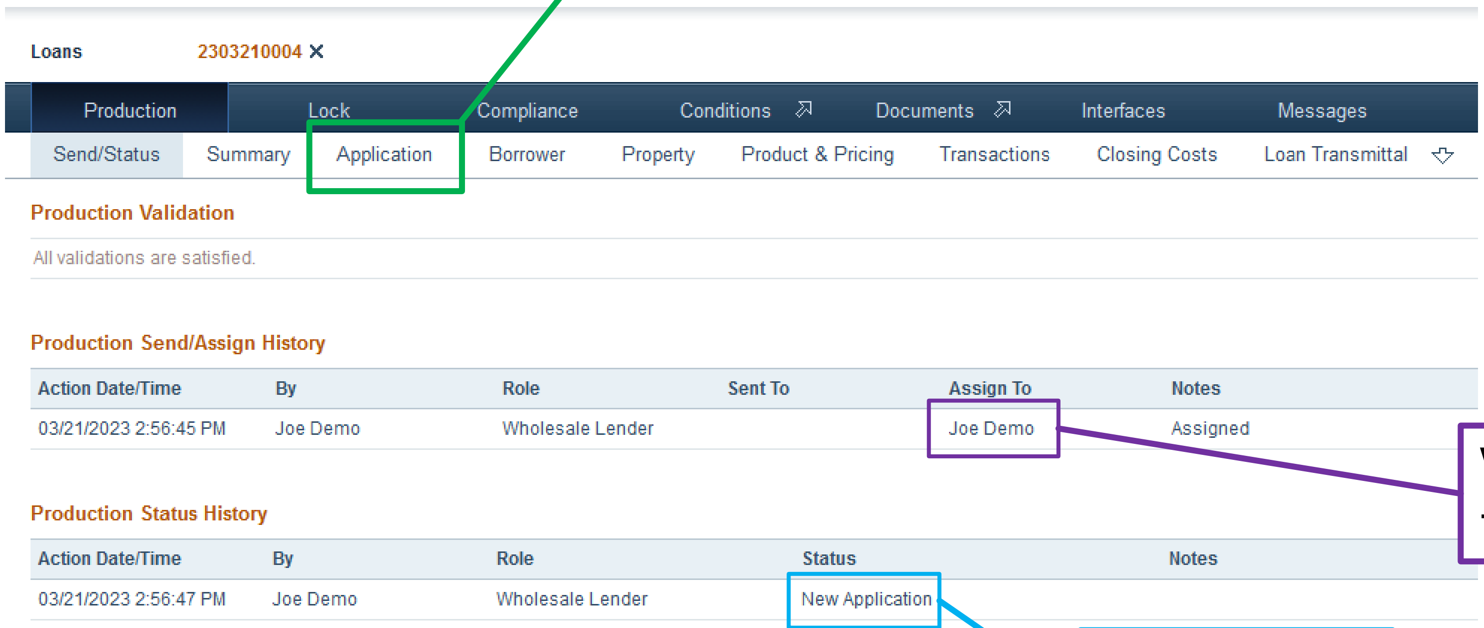
To manually enter a loan into our system, *click* the **New Loan** button in the bottom left of the screen



Add New Loan

Wholesale Lender Role

All loan information is entered in the Application sub-menu.



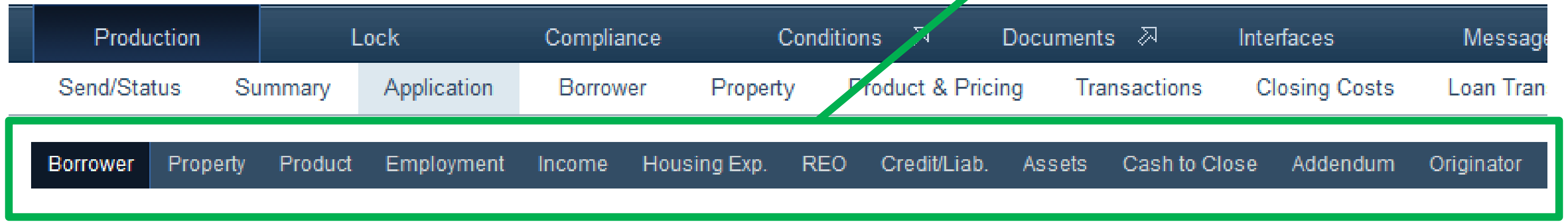
Who the loan is assigned to

Current loan status

Add New Loan

Application Tab

Please go through each tab and fill out the necessary information



Set primary borrower and swap primary and secondary borrowers

Please make sure to save after filling out each page

Move to the next tab

Import A Loan In The System

Wholesale Lender Role

Import Loan File

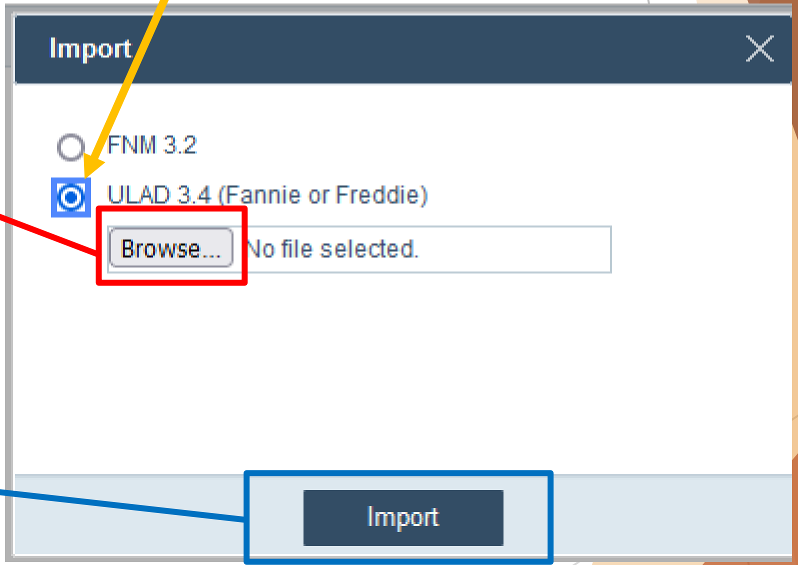
Wholesale Lender Role

To import a loan file generated in your own LOS, you will need to export your loan file into a 3.4 Fannie XML or 3.4 Freddie XML.

Click the **Import** button

Select ULAD 3.4

Click **Browse** and locate the file



When the file has uploaded *click* the **Import** button

After Importing the loan file please go through all of the application tabs to ensure all data has transferred correctly

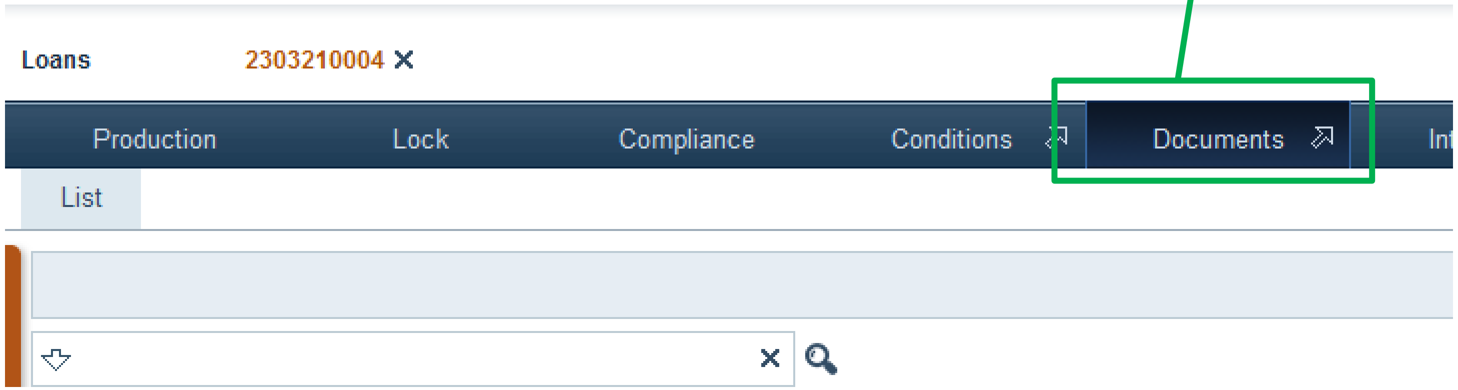
Upload Documents In The System

Wholesale Lender Role

Upload Documents

Wholesale Lender Role

To upload documents, *click* on the **Documents** tab in the top bar.



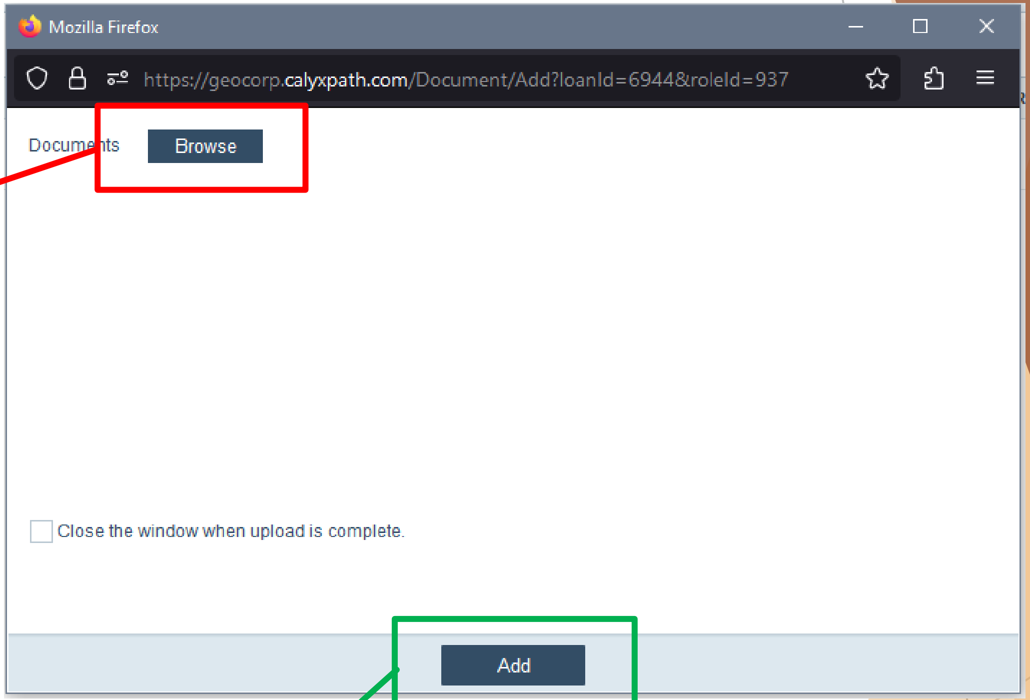
Then click the Add From Computer button at the bottom left of your window

Upload Documents

Wholesale Lender Role

You may need to enable/allow pop up windows from calyx for this window to open, depending on your browser settings.

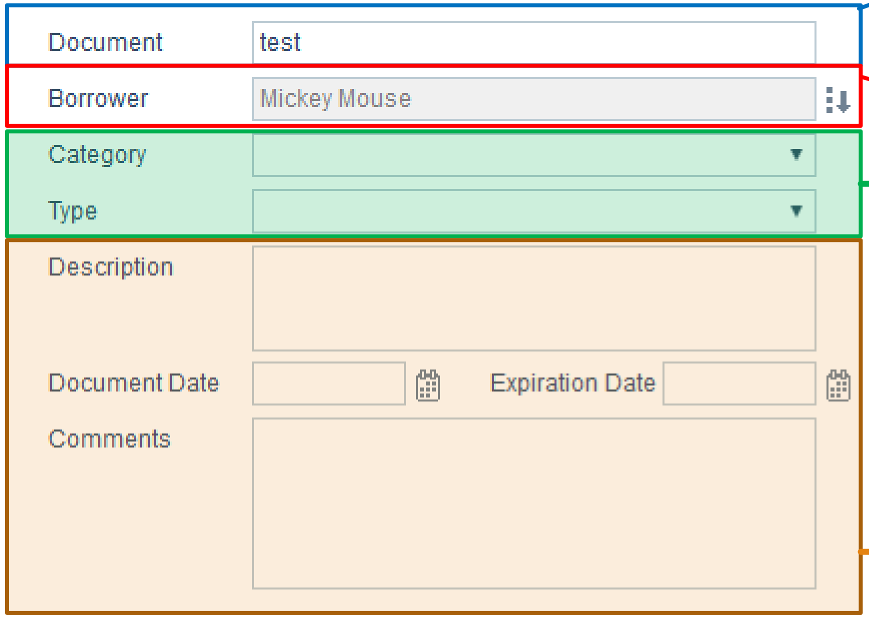
From the popup window *click* the **Browse** button, and locate and select the file you would like to upload



When the file has been uploaded *click* the **Add** button

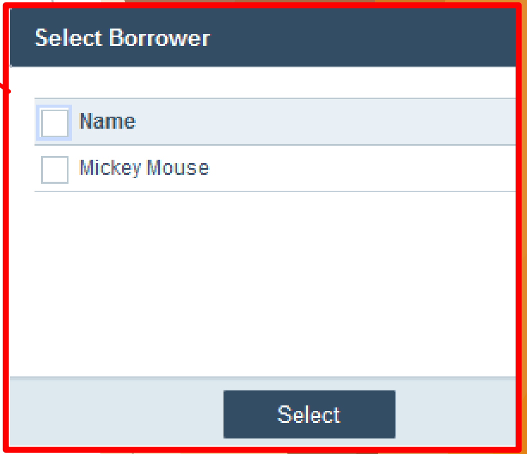
Upload Documents

Wholesale Lender Role

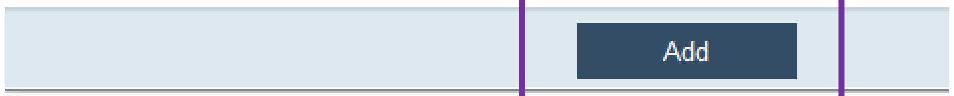


Please add a document name

If you need to change the borrower, *click* on the **down arrow**, select the correct borrower from the popup window and *click* **Select**



Select Category and Type (see next page for instructions)

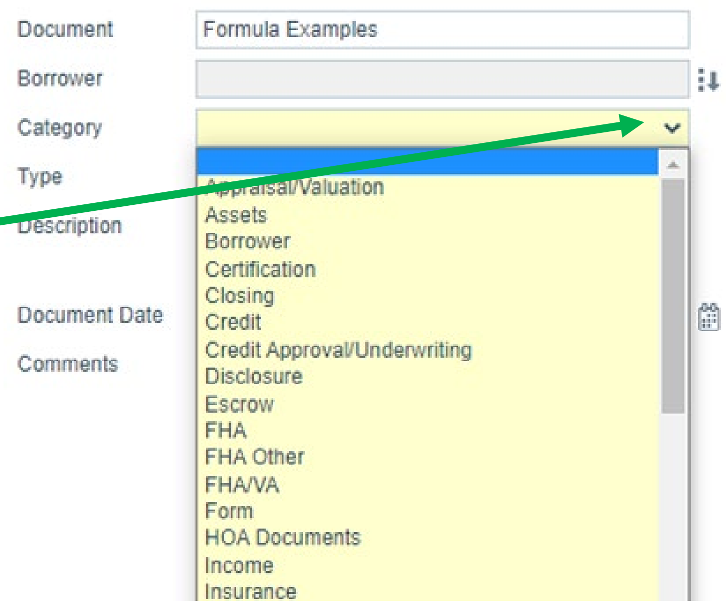


Click **Add** button

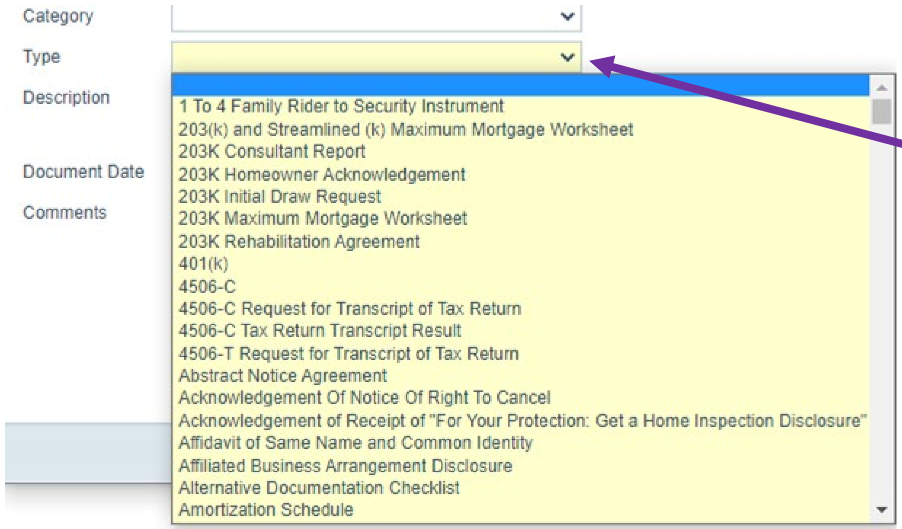
Add a description, Document Date, Document Expiration Date (if applicable) and any comments to go with the document.

Upload Documents

Wholesale Lender Role



For Category, *click* the **dropdown arrow** and select the applicable category. (PLEASE ONLY SELECT CATEGORIES FROM THE LIST AND DO NOT TYPE YOUR OWN CATEGORY IN THE FIELD)



For Type, *click* the **dropdown arrow** and select the applicable type. (PLEASE ONLY SELECT TYPES FROM THE LIST AND DO NOT TYPE YOUR OWN TYPE IN THE FIELD)

Upload Documents

Wholesale Lender Role

REQUIRED DOCUMENTS TO REGISTER A LOAN

DOCUMENT	CATEGORY	TYPE
Initial URLA	Form	Uniform Residential Loan Application (URLA)
Loan Submission Form	Miscellaneous	Custom Forms
Social Security Card	Borrower	SS Card—Borrower
Credit Report	Credit	Credit Report
Credit Authorization Form	Form	Borrower Certification and Authorization
Photo ID (Unexpired)	Borrower	ID
Social Security Verification Form (SSA-89)	Form	SSA 89 (Borr; Co-bor; etc.)
Master Settlement Statement		
VOE Completed by Employer (For FHA+ only)	Form	VOE
Purchase Contract (For Purchases Only)	Property	Purchase Agreement

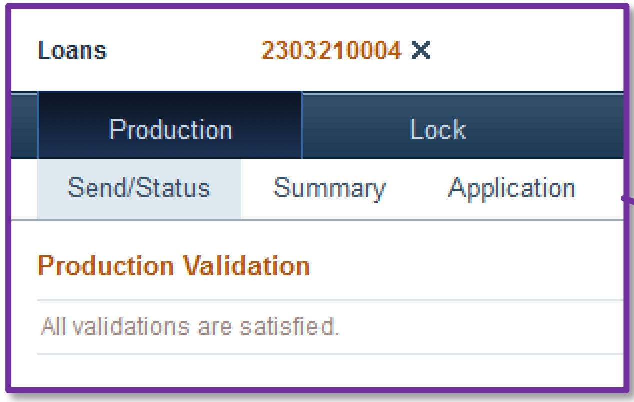
Send Loan To Processing

Wholesale Lender Role

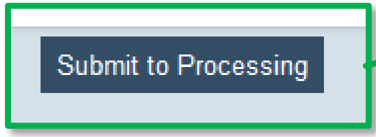
Send To Processor

Wholesale Lender Role

When you are ready to send your loan to processing so that your processor (or yourself in the processor role) can work on the loan.



Navigate to the Production tab in the Send/Status sub-menu

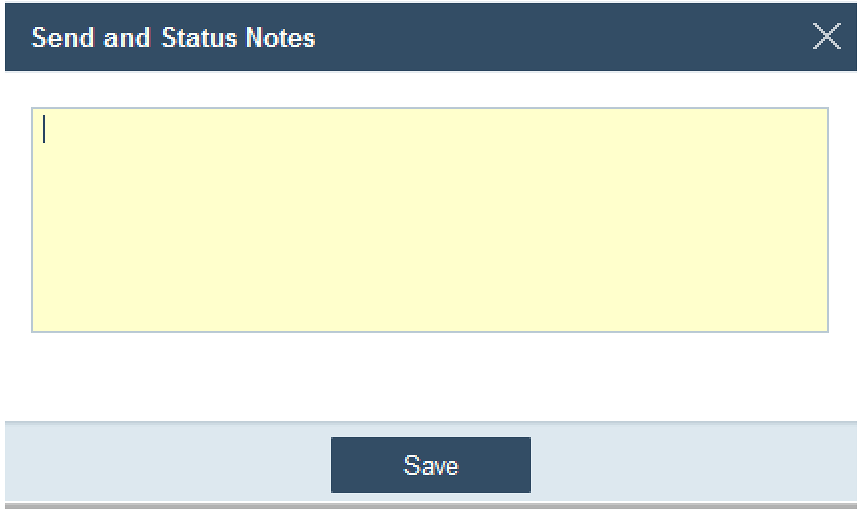


In the bottom left of the screen *click* the **<u>Submit To Processing</u>** button

Send To Processor

Wholesale Lender Role

Add any notes you may want to, and click Save



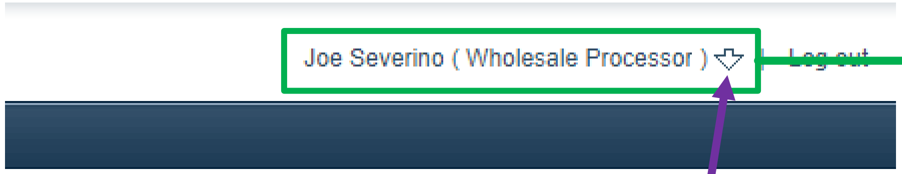
Assign A Processor To A Loan

Wholesale Processor Role

Assign A Processor

Wholesale Processor Role

You will need to make sure you are in the Wholesale Processor role going forward.



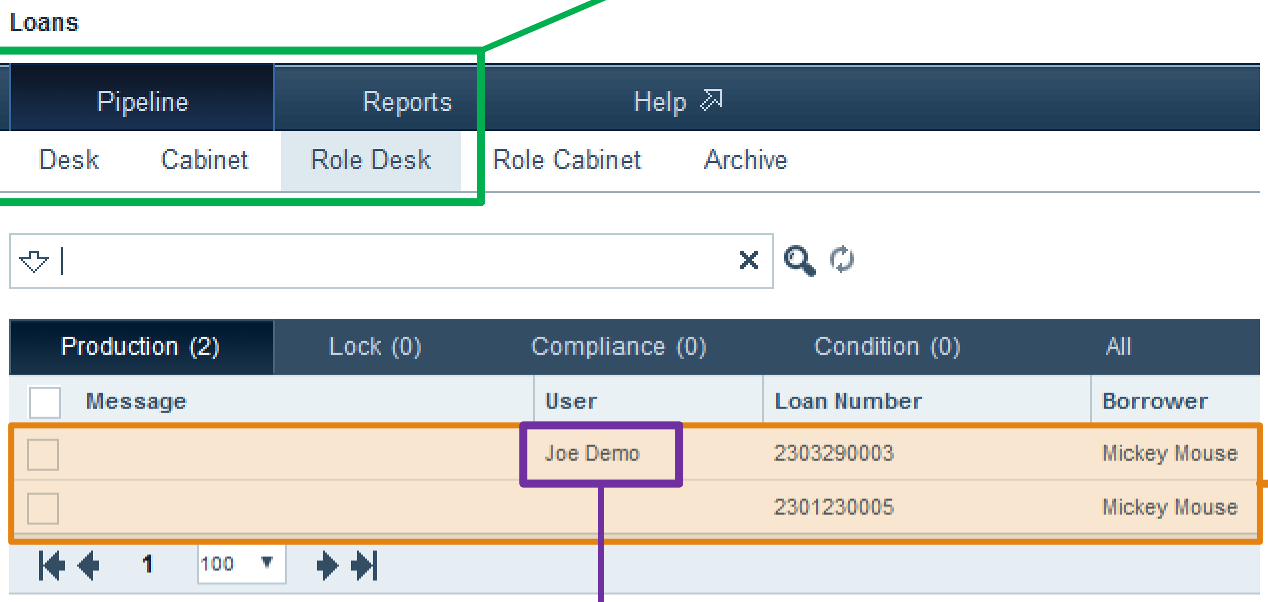
The role you are in currently, is located in the top right of the screen

If you need to change your role, *click* the **down arrow** and select the Wholesale Processor role

Assign A Processor

Wholesale Processor Role

On the Pipeline tab, select the Role Desk sub-menu



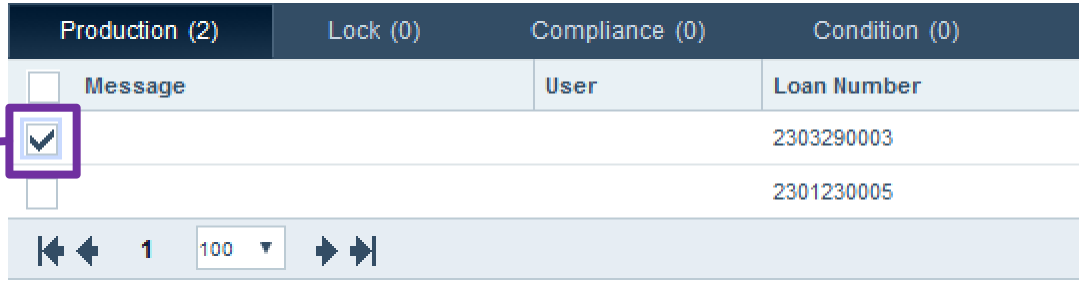
All loans that are submitted to processing

Assigned Processor

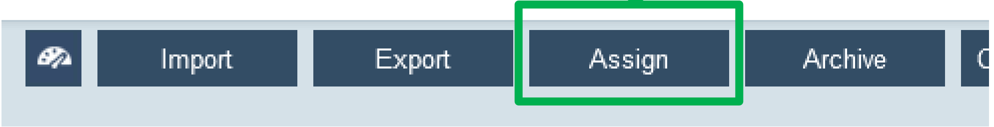
Assign A Processor

Wholesale Processor Role

Check the box of the loan you want to assign a processor to.



At the bottom of your screen *click* the **Assign** button.

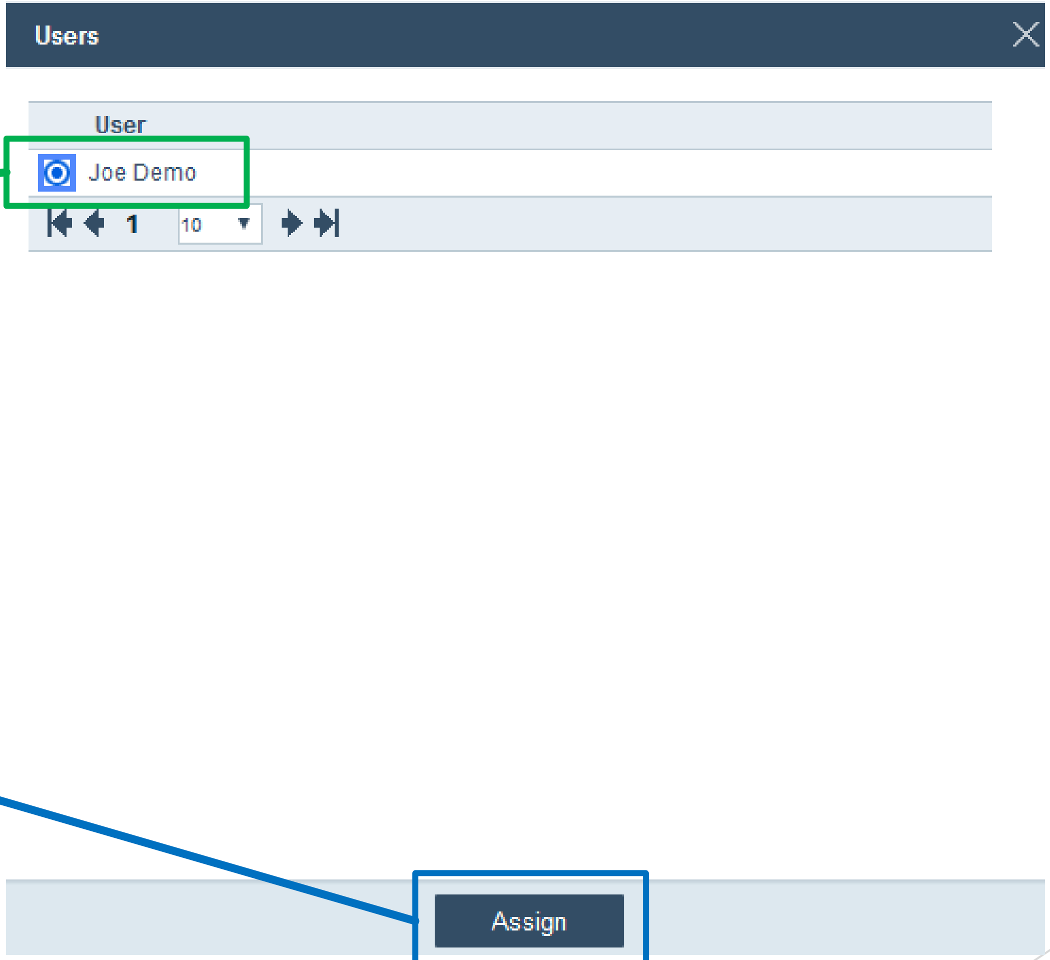


Assign A Processor

Wholesale Processor Role

You may need to enable/allow pop up windows from calyx for this window to open, depending on your browser settings.

Select the processor you want to assign to the loan.



Click the **<u>Assign</u>** button.

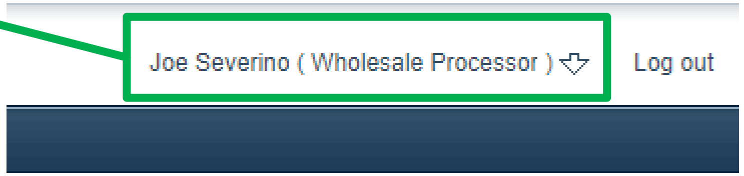
Import A Loan In The System

Wholesale Processor Role

Upload A Loan File

Wholesale Processor Role

Make sure you are in the Wholesale Processor role. (Located in the top right of the window)



Click the **Import** button. (Located in the bottom left of the window)

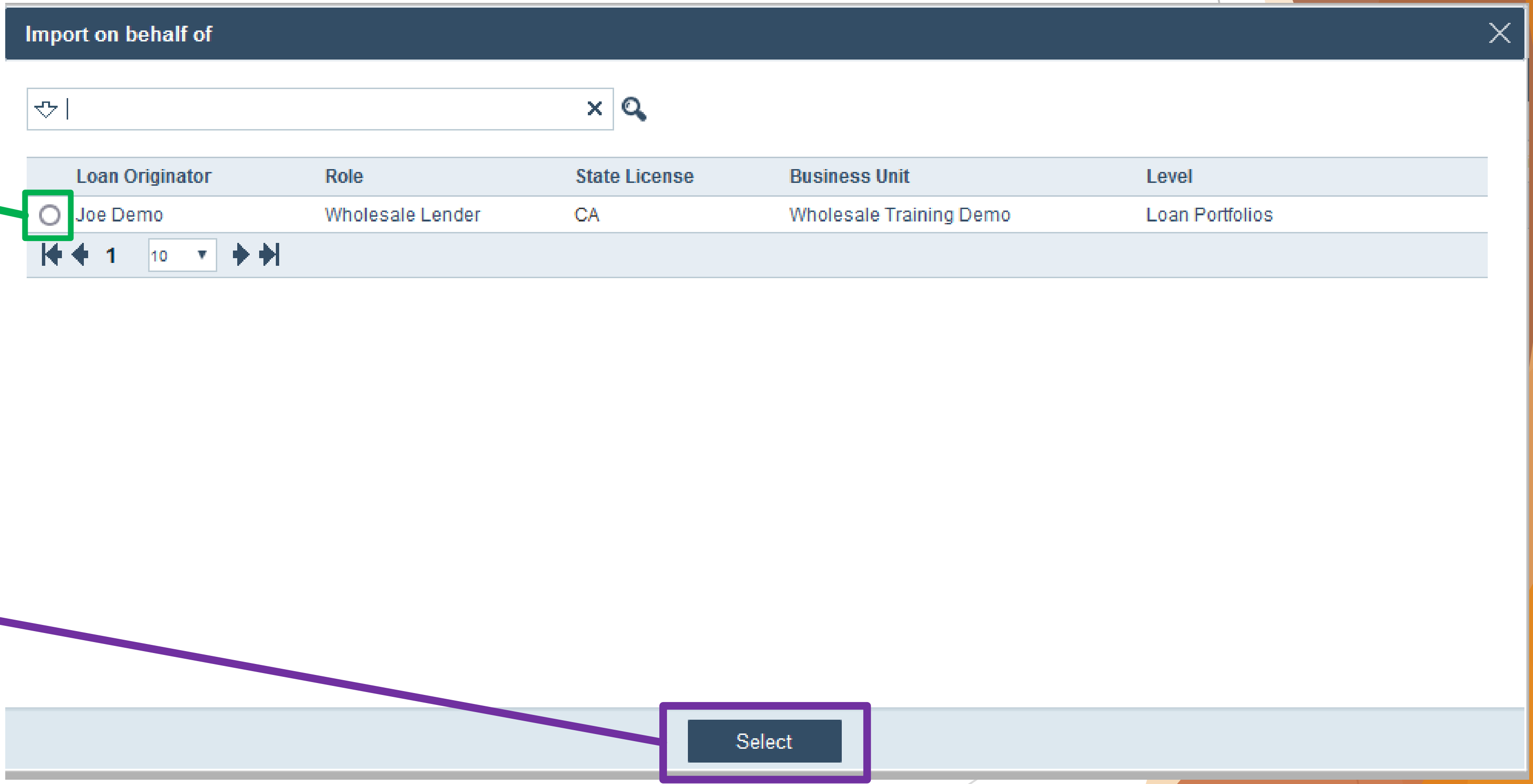
Upload A Loan File

Wholesale Processor Role

You may need to enable/allow pop up windows from calyx for this window to open, depending on your browser settings.

Start by exporting a 3.4 xml file from your LOS. (Make sure to save it somewhere easy to find) Then log into the Path system.

Select the Loan Officer assigned to the loan.



Click the **Select** button

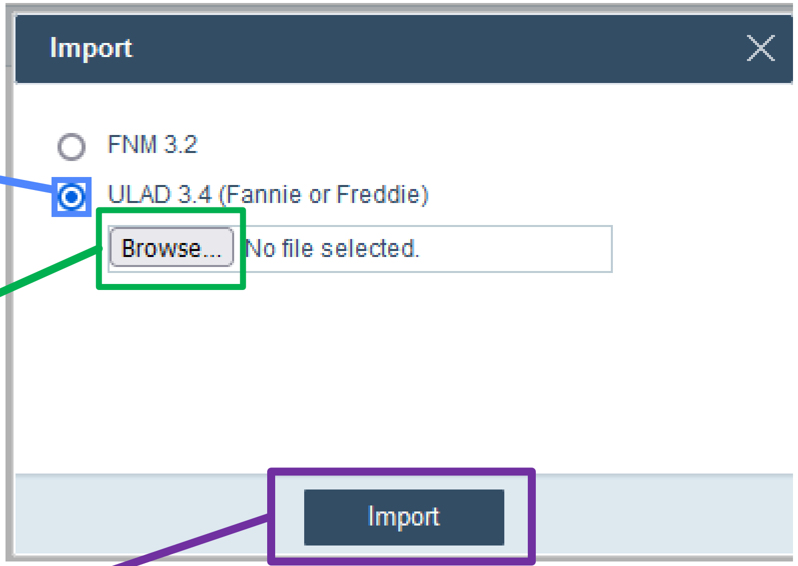
Upload A Loan File

Wholesale Processor Role

Select ULAD 3.4 (It can be a Fannie or Freddie 3.4 xml file)

Click **Browse**, locate, and select the file you exported from your LOS.

Click the **Import** button



Once the file has been uploaded, please go through all the pages listed previously in this manual to verify that all the information transferred correctly, and fill in and correct any missing or incorrect information. You can also upload the documents required for initial disclosures following the same instructions located earlier in this manual.

Request Initial Disclosures

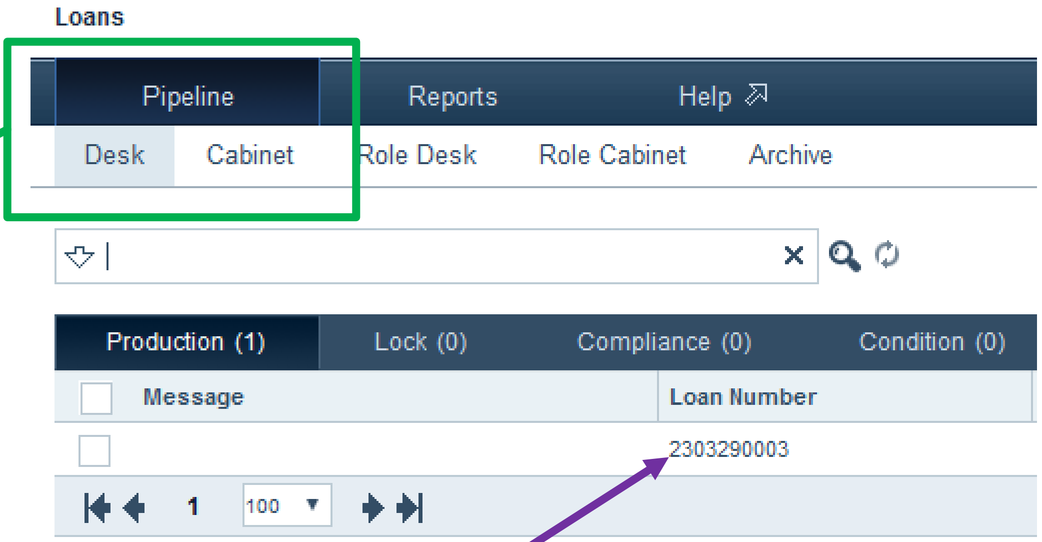
Wholesale Processor Role

Request Initial Disclosures

Wholesale Processor Role

Initial Disclosures can ONLY be requested while in the Wholesale Processor role.

Find the loan to be disclosed in the Pipeline tab, Desk sub-menu.

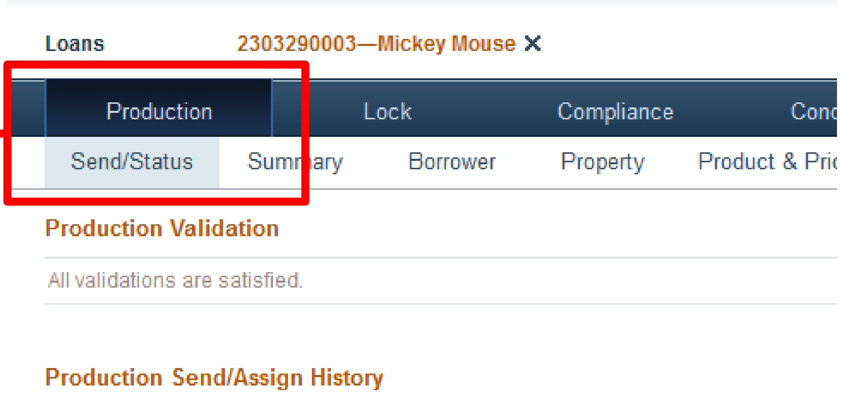


To submit a loan for initial disclosures, enter the loan file by *double clicking* the loan number.

Request Initial Disclosures

Wholesale Processor Role

Make sure you are in the Production tab, Send/Status sub-menu.



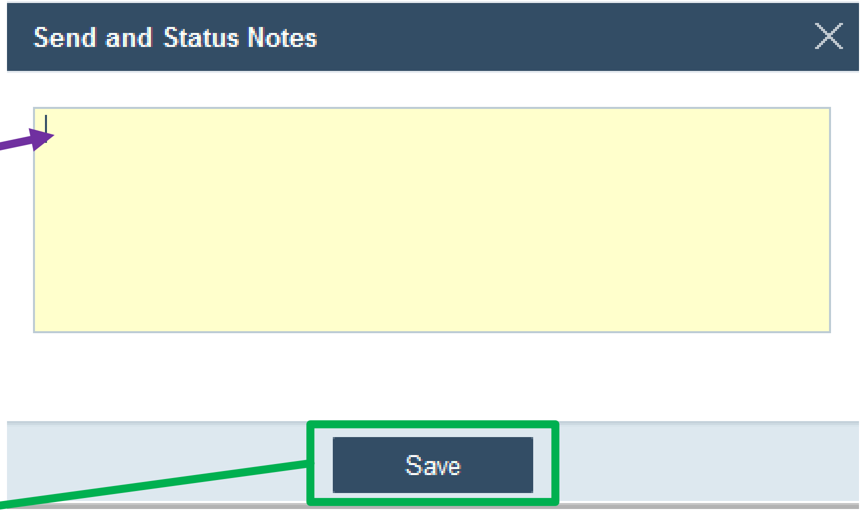
Click the **<u>Submitted to Underwriting</u>** button, located in the bottom left of the window.

Request Initial Disclosures

Wholesale Processor Role

In the Send and Status Notes window that pops up, please enter:

“File ready to be disclosed”



Click the **Save** button.

After submitting the loan for Initial Disclosures, please email your Account Executive and inform them you have submitted a loan for initial disclosures. Please provide the loan number in the email.

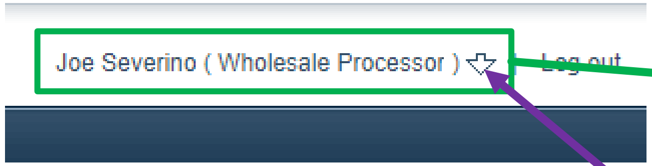
Checking Loan Conditions

Wholesale Processor Role

Upload Conditions

Wholesale Processor Role

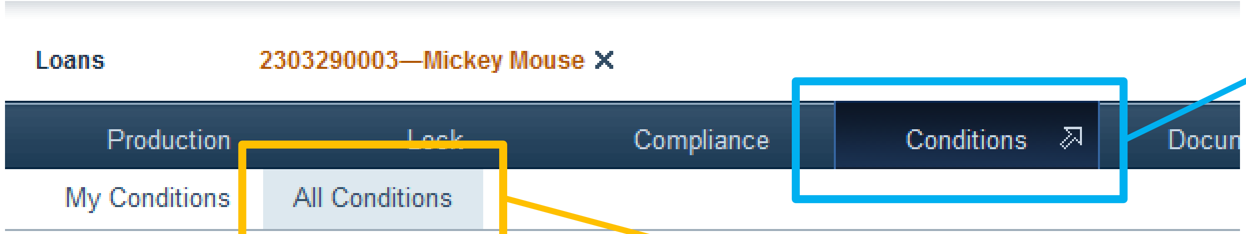
You will need to make sure you are in the Wholesale Processor role going forward.



The role you are in currently, is located in the top right of the screen

If you need to change your role, *click* the **down arrow** and select the Wholesale Processor role

Open the loan you want to upload conditions for, by *double clicking* the loan



Go to the Conditions tab

Click on the **All Conditions** sub-menu

Upload Conditions

Wholesale Processor Role

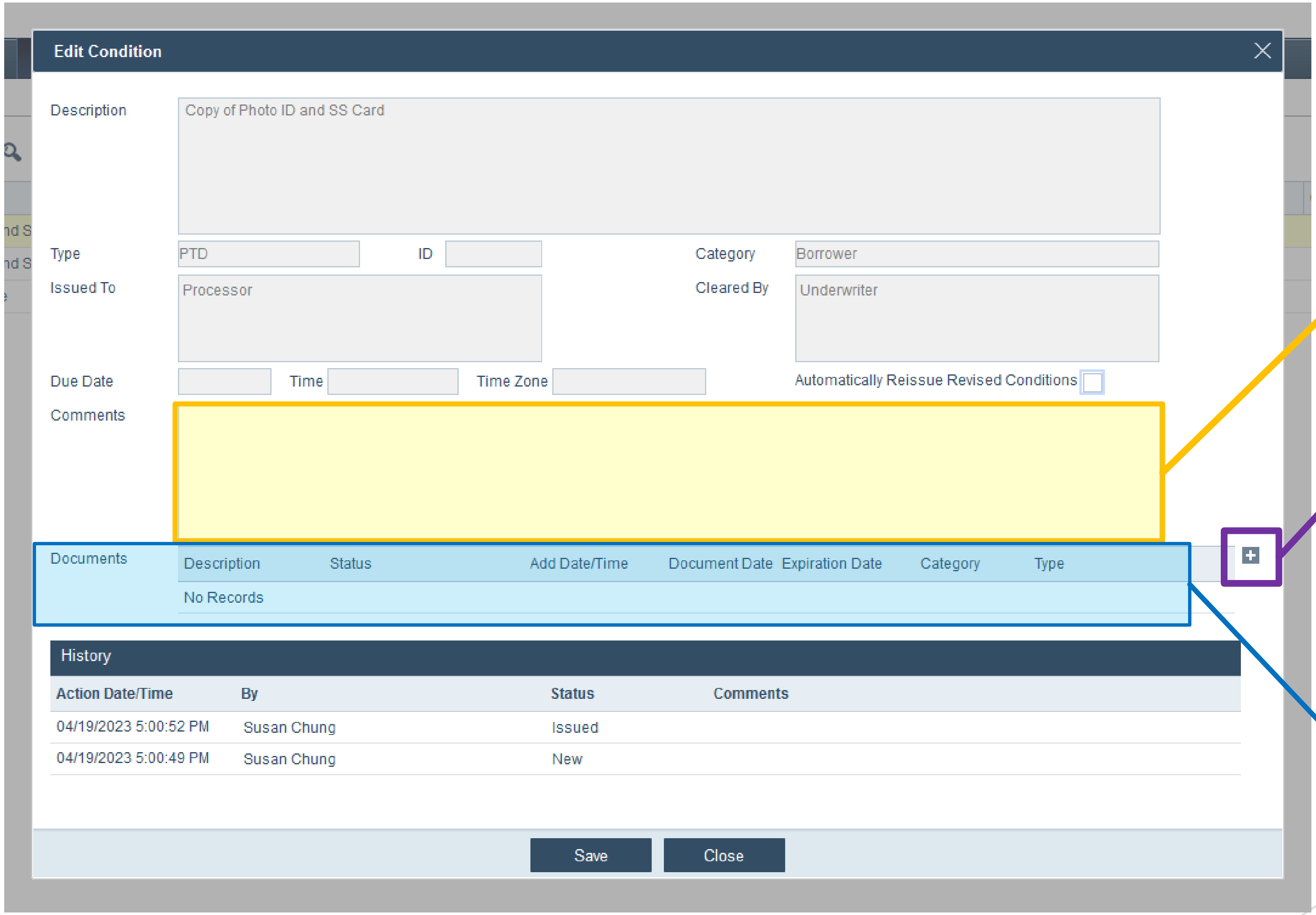
You can see the list of conditions that were issued on the loan.

To upload the documents to satisfy a condition, *double click* the condition.

	Type	Category	Description	Status	Date/Time	Issued To
	PTD	Borrower	Copy of Photo ID and SS Card	Issued	04/19/2023 5:00:52 PM	Processor,
	PTD	Borrower	Copy of Photo ID and SS Card	Issued	04/19/2023 5:00:52 PM	Processor,
	PTD	Title	Closing Disclosure	Issued	04/19/2023 5:00:52 PM	Processor,

Upload Conditions

Wholesale Processor Role



Add any comments you need to.

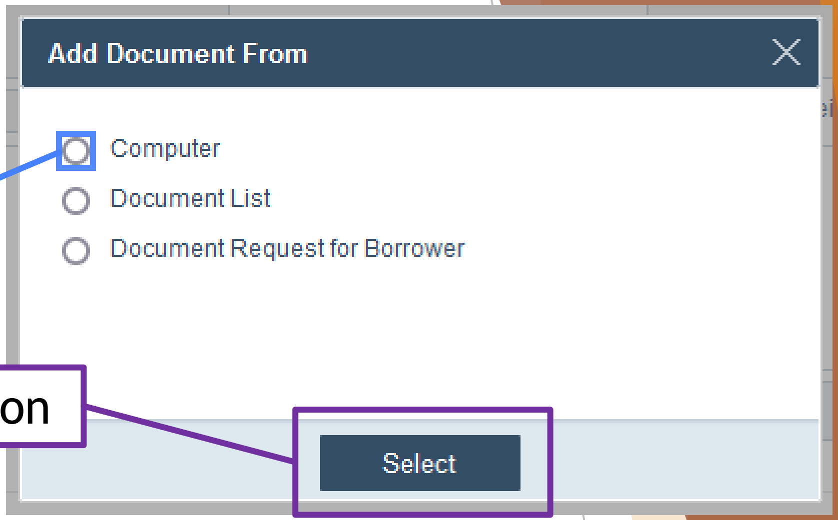
To upload the document, *click* the **+**

Area where documents uploaded to the condition are listed.

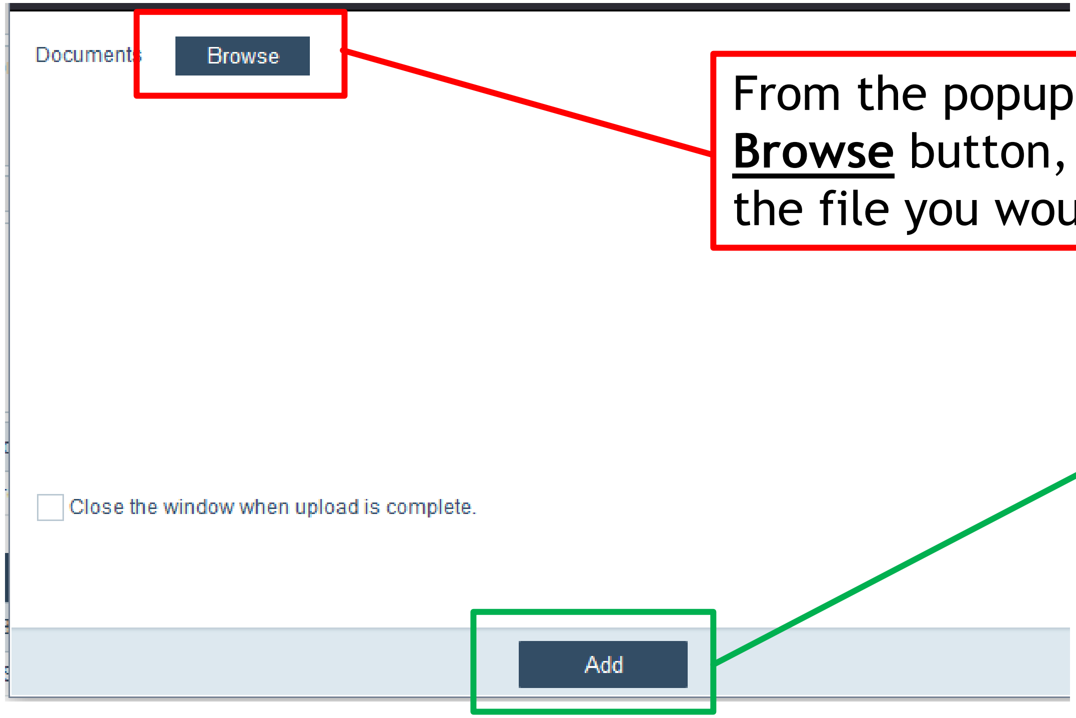
Upload Conditions

Wholesale Processor Role

Click the Computer selector



Click the **Select** button

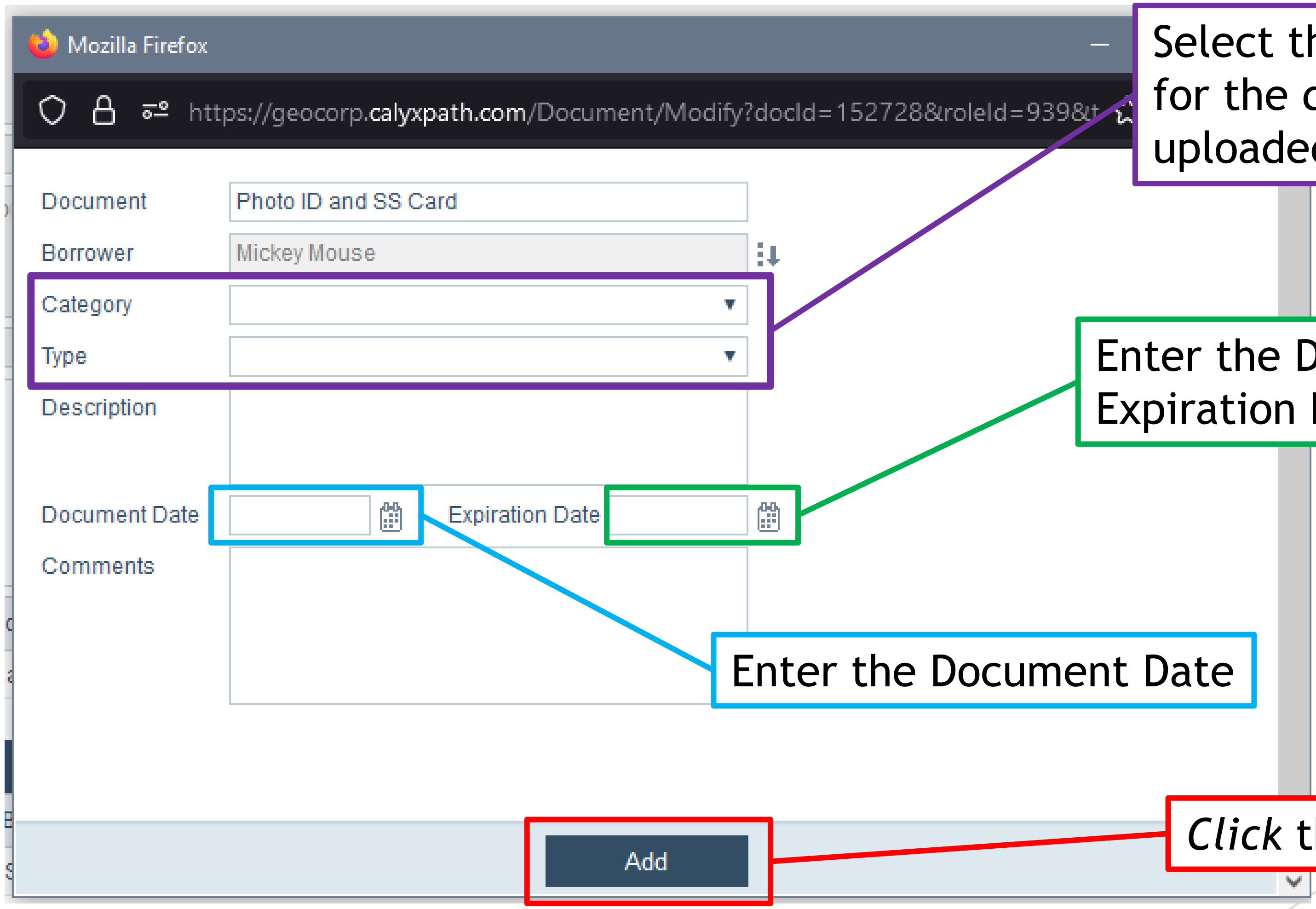


From the popup window *click* the **Browse** button, and locate and select the file you would like to upload

When the file has been uploaded *click* the **Add** button

Upload Conditions

Wholesale Processor Role



Select the CATEGORY and TYPE for the document being uploaded

Enter the Document Expiration Date (if applicable)

Enter the Document Date

Click the **Add** button

Upload Conditions

Wholesale Processor Role

List of documents that have been uploaded to the condition

Documents

Description	Status	Add Date/Time	Document Date	Expiratio
Photo ID and SS ...	Uploaded	04/20/2023 9:1...		

History

Action Date/Time	By	Status	Comments
04/19/2023 5:00:52 PM	Susan Chung	Issued	
04/19/2023 5:00:49 PM	Susan Chung	New	

Save Close

Click ***Save***

Upload Conditions

Wholesale Processor Role

Just uploading the document(s) does NOT SUBMIT the condition for review.

	Type	Category	Description	By	Clearer	Days	Attached
	PTD	Borrower	Copy of Photo ID and SS Card				

You can see which conditions have had documents uploaded to them.

The condition is now in a ready to submit state. You are able to submit multiple conditions for review at one time so you can continue to upload documents to other conditions in the list and submit them together.

Submitting Loan Conditions

Wholesale Processor Role

Submit Conditions

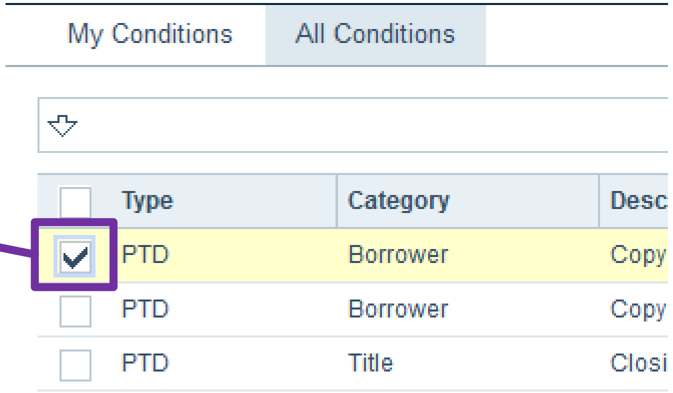
Wholesale Processor Role

In order for a condition to be reviewed and signed off, you must first SUBMIT the condition.

You are able to submit multiple conditions for review at one time.

After you have uploaded the document(s) required to satisfy the condition:

Select the condition(s) you wish to submit for review.



At the bottom of the screen, *click* the **Submit** button.

Submit Conditions

Wholesale Processor Role

You will be able to tell which conditions have been Submitted for review by looking in the status column for the status “Submitted”.

	Type	Category	Description	Status	Dat
	PTD	Borrower	Copy of Photo ID and SS Card	Submitted	04/
	PTD	Borrower	Copy of Photo ID and SS Card	Issued	04/

After submitting conditions for review, please email your Account Executive.

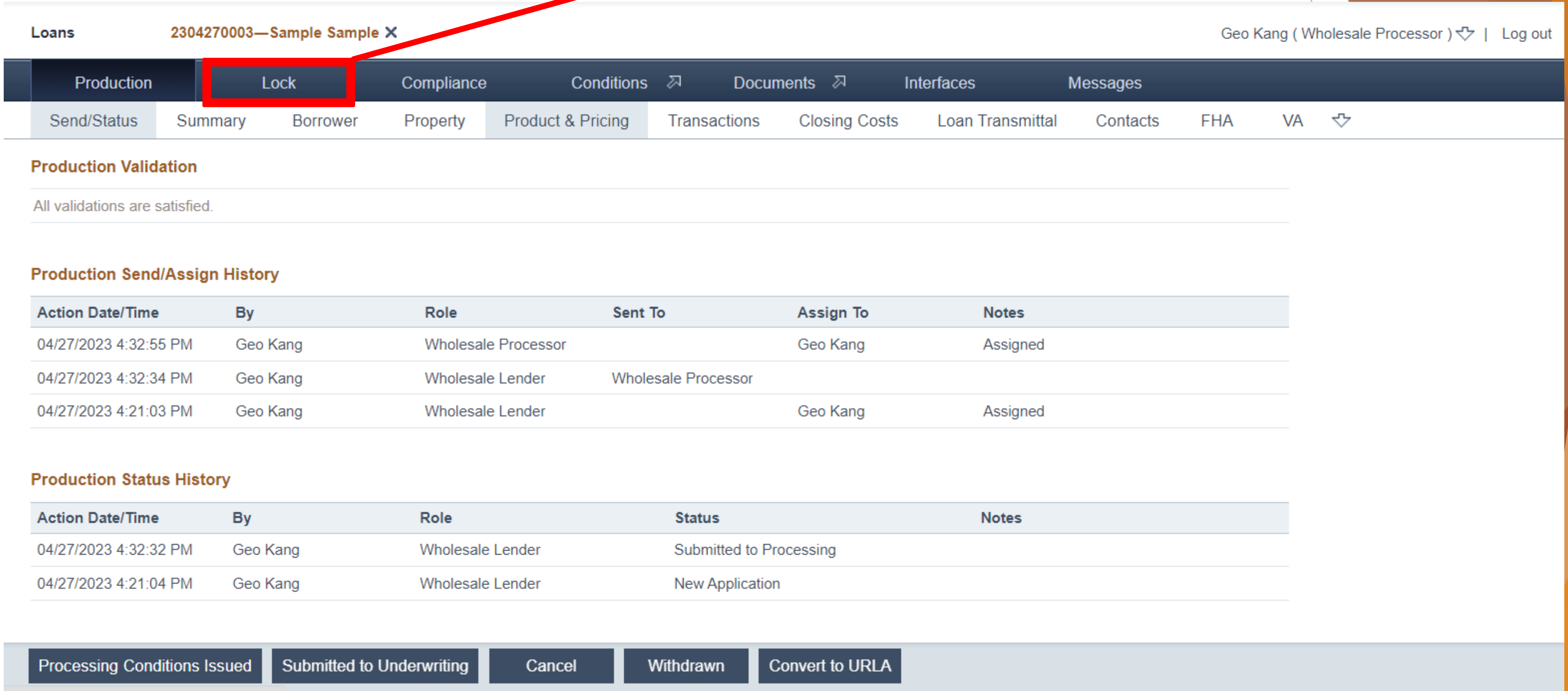
How to Request a Lock

Wholesale Processor Role

Lock Request

Wholesale Processor Role

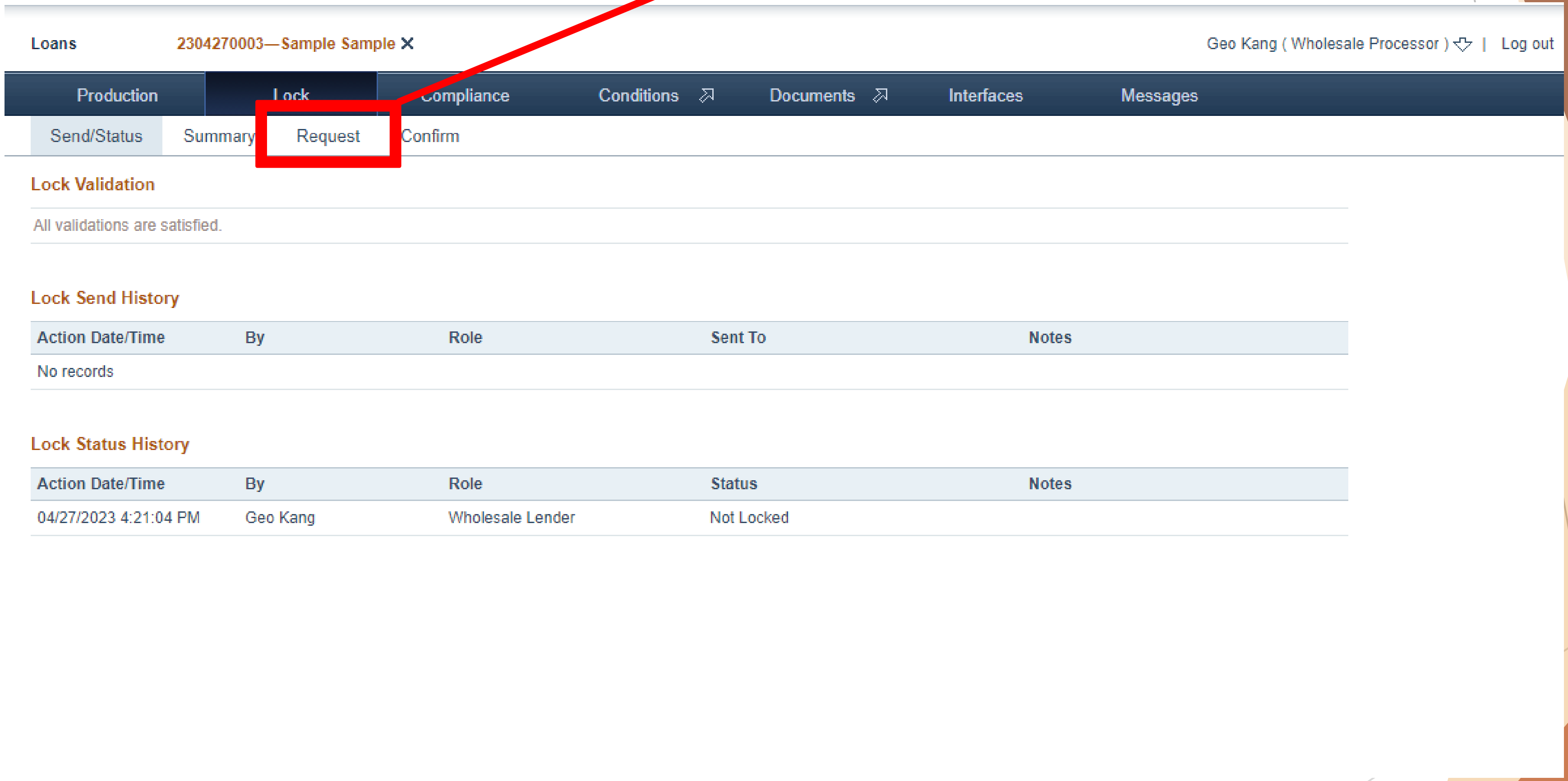
Click the Lock tab to go to the Lock Page



Lock Request

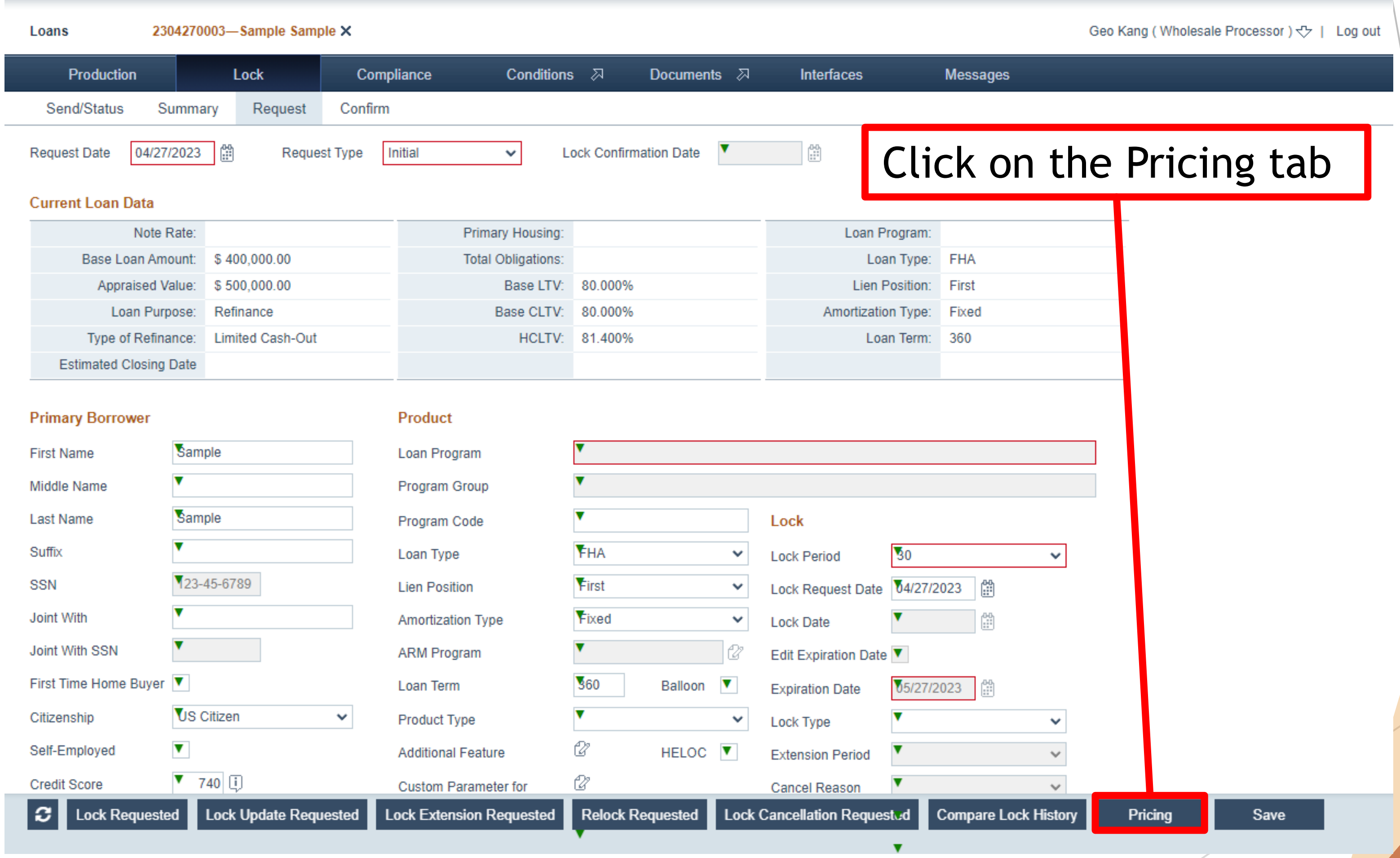
Wholesale Processor Role

Click the Request page within the Lock tab



Lock Request

Wholesale Processor Role

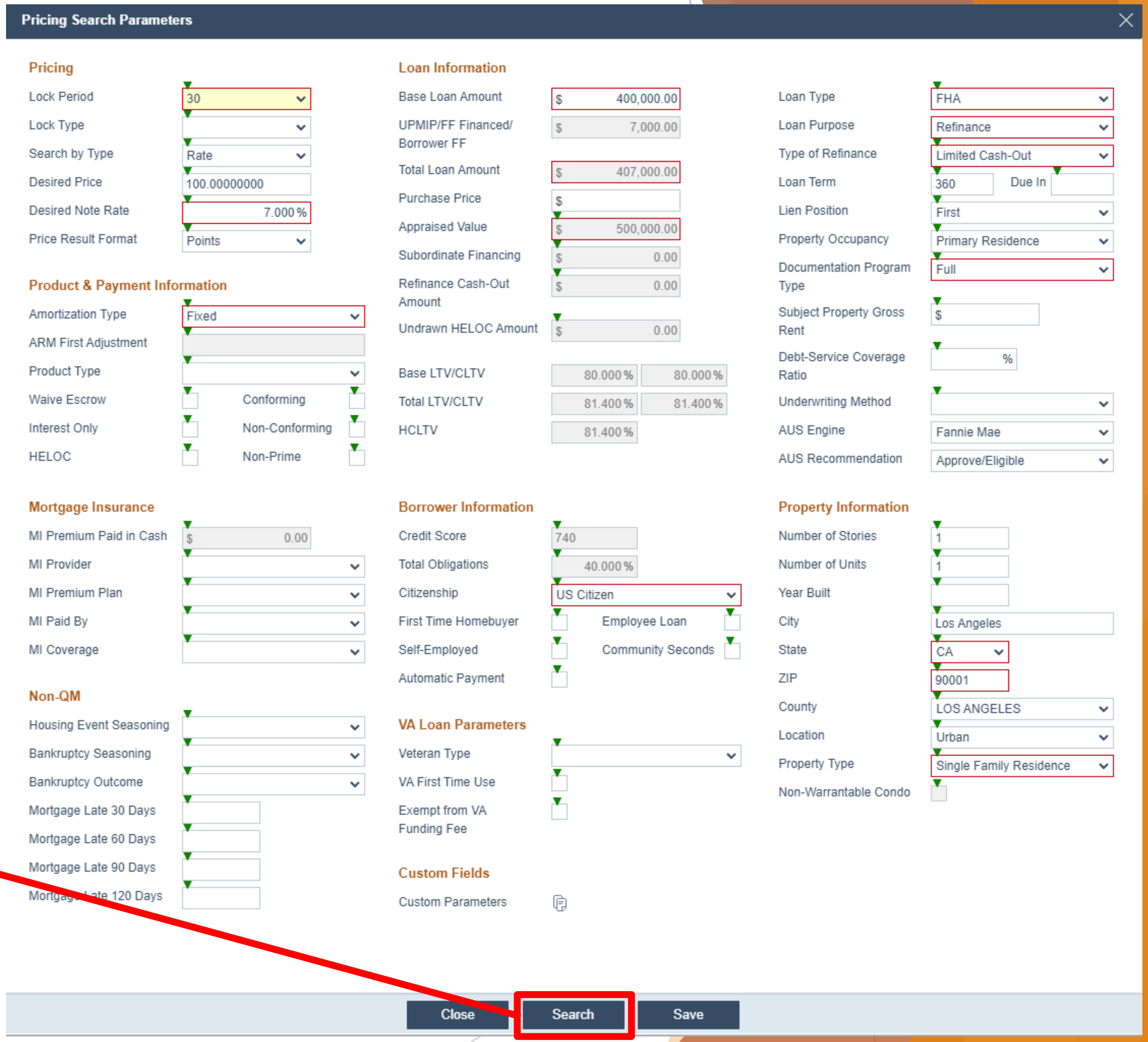


Lock Request

Wholesale Processor Role

Fill out all necessary parameters on the Pricing Search Parameters pop-up. If the search request is incomplete you will get an error explaining which fields are missing.

Click Search once all necessary parameters have been filled out.

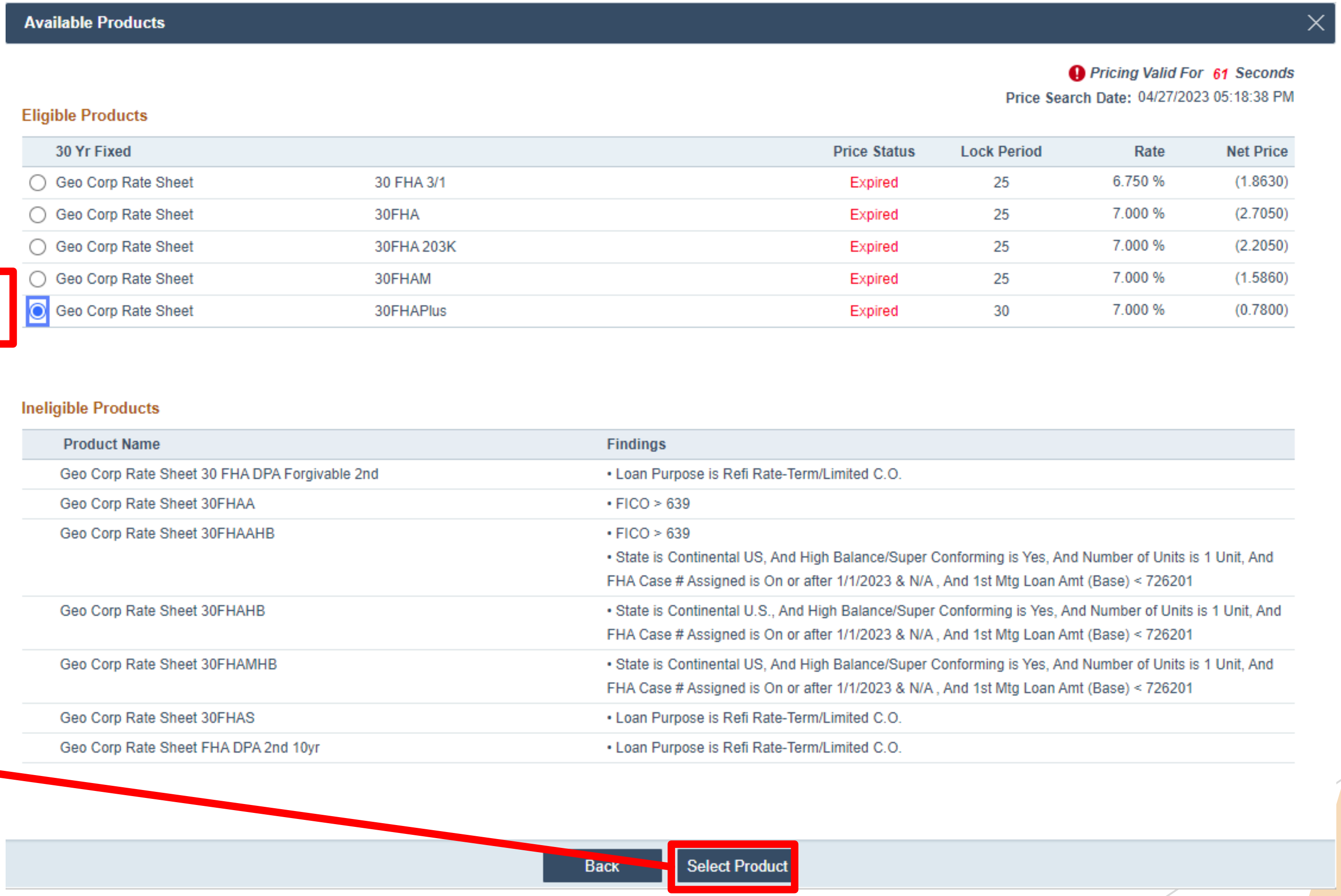


Lock Request

Wholesale Processor Role

Select correct product

Click Select Product



Available Products

Pricing Valid For 61 Seconds
Price Search Date: 04/27/2023 05:18:38 PM

Eligible Products

30 Yr Fixed		Price Status	Lock Period	Rate	Net Price
Geo Corp Rate Sheet	30 FHA 3/1	Expired	25	6.750 %	(1.8630)
Geo Corp Rate Sheet	30FHA	Expired	25	7.000 %	(2.7050)
Geo Corp Rate Sheet	30FHA 203K	Expired	25	7.000 %	(2.2050)
Geo Corp Rate Sheet	30FHAM	Expired	25	7.000 %	(1.5860)
Geo Corp Rate Sheet	30FHAPlus	Expired	30	7.000 %	(0.7800)

Ineligible Products

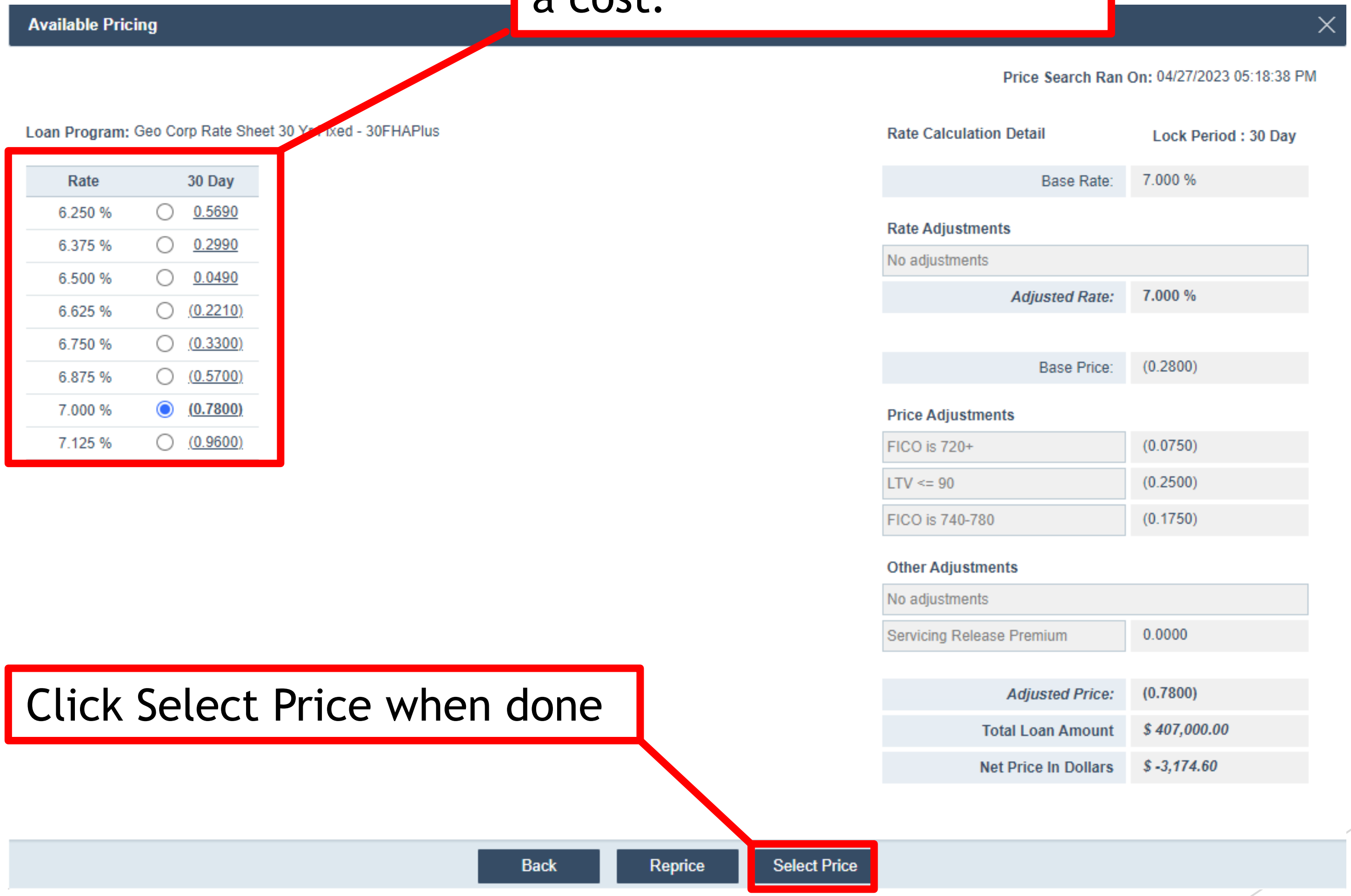
Product Name	Findings
Geo Corp Rate Sheet 30 FHA DPA Forgivable 2nd	• Loan Purpose is Refi Rate-Term/Limited C.O.
Geo Corp Rate Sheet 30FHAA	• FICO > 639
Geo Corp Rate Sheet 30FHAAHB	• FICO > 639 • State is Continental US, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And FHA Case # Assigned is On or after 1/1/2023 & N/A , And 1st Mtg Loan Amt (Base) < 726201
Geo Corp Rate Sheet 30FHAHB	• State is Continental U.S., And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And FHA Case # Assigned is On or after 1/1/2023 & N/A , And 1st Mtg Loan Amt (Base) < 726201
Geo Corp Rate Sheet 30FHAMHB	• State is Continental US, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And FHA Case # Assigned is On or after 1/1/2023 & N/A , And 1st Mtg Loan Amt (Base) < 726201
Geo Corp Rate Sheet 30FHAS	• Loan Purpose is Refi Rate-Term/Limited C.O.
Geo Corp Rate Sheet FHA DPA 2nd 10yr	• Loan Purpose is Refi Rate-Term/Limited C.O.

Back | Select Product

Lock Request

Wholesale Processor Role

Select desired rate. Please keep in mind that pricing that is not in parenthesis is a cost.



Click Select Price when done

Lock Request

Wholesale Processor Role

After selecting the price, the pop-up will disappear and you will be redirected to the Lock Request page. Scroll down to review Lock Price.

Lock Price

Add Adjustment +

APOR	6.440 %
APOR Date	04/24/2023
Starting Adjusted Rate	6.625 %
Discount/Rebate at Start Rate	-0.22100000 %
Selected Note Rate	7.000 %
Base Price	100.28000000
FICO is 720+	0.0750
LTV <= 90	0.2500
FICO is 740-780	0.1750
Service Release Premium	0.0000
Lock Price	100.78000000

Lock Status History

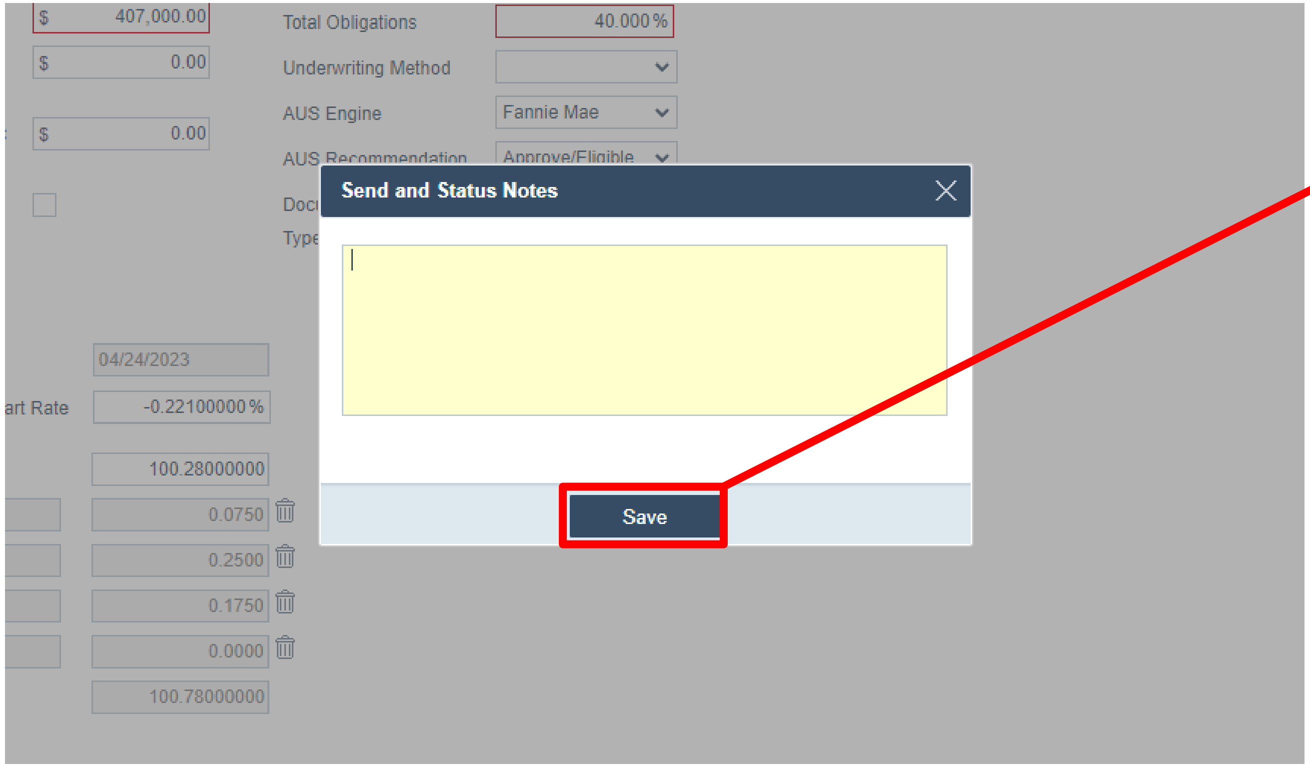
Action Date/Time	By	Lock Status	Notes	Channel
Current Lock Request				
04/27/2023 4:21:04 PM	Geo Kang	Not Locked		

Click Lock Requested to request lock

Lock Requested | Lock Update Requested | Lock Extension Requested | Relock Requested | Lock Cancellation Requested | Compare Lock History | Pricing | Save

Lock Request

Wholesale Processor Role



A pop-up will appear. Writing a note is not necessary but you must click the Save button to complete the lock request.

Lock Request

Wholesale Processor Role

After clicking Save, you will be redirected to the Lock Request page. Scroll down to Lock Status History to confirm that the lock was requested properly.

Lock Status History

Action Date/Time	By	Lock Status	Notes	Channel
Current Lock Request				
04/27/2023 5:22:33 PM	Geo Kang	Lock Requested		
04/27/2023 4:21:04 PM	Geo Kang	Not Locked		

Data saved.

Lock Requested | Lock Update Requested | Lock Extension Requested | Relock Requested | Lock Cancellation Requested | Compare Lock History | Pricing | Save

The Lock Desk will confirm or deny the lock request. You should receive notification or you can check the Lock Status History.