

GOLD STAR WHOLESALE

QUICK START GUIDE



Clauses (all clauses are the same)

Gold Star Mortgage Financial Group, ISAOA
100 Phoenix Drive, Suite 300
Ann Arbor, MI 48108

Technology Links

TPO Connect Login - wholesale.goldstarfinancial.com

Mercury Network Login (Appraisals) - goldstarmortgagefinancialgroupcorp.vmpclient.com

Loan Process

1. **Login**
2. Click on **ADD NEW LOAN** on the Left side and import 3.4 file
3. **Disclosing**
 - a. TO GET LOAN DISCLOSED - Upload these items to [UNASSIGNED]
 - i. URLA signed by Loan Officer
 - ii. SSPL (Settlement Service Provider List)
 - iii. IFW (Initial Fees Worksheet)
 - iv. Borrower Authorization (The only document that the borrower signs up front)
 - v. Credit Package (Income, Assets, PA, Title, HOI, etc.)
 - b. Appraisal Ordering
 - i. Order appraisal after borrower has E-Consented and E-Signed initial disclosures
 - ii. Use Mercury Network to order the appraisal (LOGIN SUPPLIED)
4. **Importing Credit and Running AUS**
 - a. Click on Order Credit, select your provider and click reissue and input reference number
 - b. Click on Order DU on the left side, and click on the Order DU button at the bottom right
 - c. LP is either ran externally by you, or we can run it for you after the loan is set-up
5. **Submit loan for Disclosures and Underwriting**
 - a. Go to Submit Loan
 - i. Upload loan submission by dragging all PDFs to [UNASSIGNED]
 - b. Click on Submit Loan at the bottom left
6. **Loan Goes to Account Manager to Disclose**
 - a. Loan complete and pushed to underwriting queue
 - b. Loan incomplete and documentation requested by Account Manager
7. **Loan Goes to Underwriting**
8. **Approval or Suspension sent in simple to read PDF format**
9. **Upload Conditions by going to Documents and dragging and dropping all items to [UNASSIGNED] and click RE-SUBMIT LOAN on the left-hand side**
10. **Loan is CTC**
11. **Initial CD is disclosed and can be prior to CTC. Requested from Account Manager and sent by closer.**
12. **Closing documents delivered to title/escrow company**
13. **Closer communicates with title/escrow company to finalize numbers**