



ELECTRONIC FILE UPLOAD INSTRUCTION:

Sending an electronic file to Guaranteed Rate helps get your loans to Underwriting as fast as possible and eliminates possible data entry errors and delays when we receive the file. There are two ways you can get this credit:

| FOR LOCKED FILES | PRIOR TO LOCKING A FILE |
|---|--|
| Email the electronic file within 2 hours of locking the loan. If not submitted within two hours, Secondary Marketing creates a file in the system. At that point, the electronic file cannot be used. | If you want to send in the physical file but haven't locked the loan yet, submit the electronic file via email before the physical file arrives. |

For Brokers who use Calyx Point...

Easy Steps For A Broker To Send An Electronic Calyx Point File to Guaranteed Rate

1. Open your email client (Outlook, Outlook Express, etc...).
2. In the To: Box, type in Wholesale@guaranteedrate.com.
3. Choose the icon to Insert an attachment.
4. If you use a stand alone version of Point, browse to your C:\PNTDATA\BORROWER folder, and double click on the loan you wish to send
5. If you use a network version, browse to your f:\PNTDATA\Borrower folder (substitute f for whatever is your network drive) and double click on the loan you wish to send.
Please put the borrower's name in the subject box.
6. Choose "Send"! **Don't forget to put the hard copy file in the mail to Guaranteed Rate also!**

For Brokers who use Contour (The Loan Handler)...

Easy Steps for a Broker to Send An Electronic
Contour File to Guaranteed Rate

1. Open Contour and then open the file you wish to send
2. Choose File (upper left hand corner of screen)
3. Choose "Send Loan to Branch" from the drop down menu.
4. Type in the Guaranteed Rate Branch ID: 6603
5. In the Subject Box, type in the **Borrower's last name**, and then **ATTN: Wholesale**
6. Choose "Send"! **Don't forget to put the hard copy file in the mail to Guaranteed Rate also!**

For Brokers who use Byte...

Easy Steps for a Broker to Send An Electronic **Byte File**

1. Open file.
2. Choose Interfaces, then Fannie Mae.
3. Choose Export Fannie Mae File.
4. For validation type, choose Underwriting.
5. Choose File Version 3.0.
6. Press "Create File".
7. Correct any errors, if necessary.
8. The system will give you confirmation that your file has been exported, and if you would like to open that folder now. Choose Yes.
9. When the folder opens, find your file, put your mouse over it, right click, and choose Send to Mail Recipient.
10. In the TO: Box, type in wholesale@guaranteedrate.com. **Please remember to put the borrower's last name in the subject field.**
11. Send the file. **Don't forget to put the hard copy file in the mail to Guaranteed Rate also!**

Easy Steps for a Broker to Send An Electronic File to Guaranteed Rate Using Encompass (Ellie Mae) or Genesis:

1. Open File.
2. Go to Epass.
3. Go to Fannie Mae D.O. for Epass, which will bring you Fannie Mae's EPass home page.
4. Choose "Export loan to Fannie Mae Format".
5. Save as Fannie Mae 3.0 File.
6. Save to My Documents.
7. Close loan.
8. Open email client (Outlook, Outlook Express, etc...).
9. In the TO: box, type in wholesale@guaranteedrate.com.
10. Choose to attach a file, browse to your My Documents folder, and attach the new file you just created (i.e. Smith.fnm). **Please remember to put the borrower's last name in the Subject Field.**
11. Send the loan to Guaranteed Rate. **Don't forget to put the hard copy file in the mail to Guaranteed Rate also!**