



1. Export from your LOS (Calyx, Byte etc.) and save file to your desktop for easy retrieval. Export in a fnm 3.2 format.
2. Log into GMOS
3. On the left slide menu in [GMOS](#), select **quick links**
4. Select **Import a Loan**
5. Select FNM 3.2 file format, browse your desktop and locate your file, open then **submit**

You file is now registered. It should show in your pipeline with a loan number.

6. Back in your pipeline, select your subject file by clicking the small magnifying glass to the left of your loan number/loan amount. This will select the file to be viewed/worked on.
7. On the left slide menu expand **Loan Tasks**. From there you will find **Services**.
8. Under **services** select **Automated Underwriting**. Submission type should be **Credit and Underwriting** unless you have already repulled/reissued in GMOS. Complete your credit information to repull/reissue your credit report and select **submit**.
9. If everything is complete and information exported into system is enough to yield a DU decision, Step 8 will take you back to viewing your pipeline. Your subject file should be at a *submitted to DU status*. After approximately 30 seconds you should click the refresh on your browser. At this time you should see the DU results in status. Click the **status result** (approved/eligible, refer/eligible etc.) to view your findings.
10. If your export, import or data entry is not sufficient to yield a DU decision, step 8 will bring you to the edit screen where you will open the file, correct/complete the needed information as directed and click **submit** to continue. Once all information is correct/complete and DU has yielded desired recommendation, see submission instructions!
11. Thank you for the business!

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