

Fee Schedule

Mortgage Payment Options	Fee	Posting Cutoff**
Direct Mail - Check	No Fee	N/A
Online – Checking or Savings*		
• Automatic Recurring Draft	No Fee	N/A
• Payment made when account is current up to 9 days after due date	No Fee	7:00 PM CT
• Payment made when account is more than 9 days after due date	\$3.50	7:00 PM CT
Online – Debit Card*	\$10.00	7:00 PM CT
Phone (Automated System)		
• Checking or Savings*	No Fee	9:00 PM CT
• Debit Card*	\$10.00	7:00 PM CT
Phone (Representative) – Checking or Savings*	\$10.00	7:00 PM CT

**Payments made on weekends, holidays or after the posting cutoff will be processed on the next business day. Please allow up to 3 business days for your payment to draft from your bank account and to appear in your Payment History on your Gateway online account.

*Online and phone payments must be less than \$10,000. If the amount is \$10,000 or higher, please submit your payment by mail via cashier's check or money order. You may also arrange for a wire transfer by calling customer service at (877) 764-9319 M-F 7:00 am - 7:00 pm CST/CDT.

Pay Online:

Log into your online account and click the "One Time Payment" tab.

Pay by Mail or Overnight Mail:

By mail:

Gateway Mortgage Attn: Cash Processing PO Box 21044 Tulsa, OK 74121

By overnight mail:

Gateway Mortgage Attn: Cash Processing 244 South Gateway Place Jenks, OK 74037-3448

Pay by Phone:

Call (877) 764-9319



Gateway Mortgage, a division of Gateway First Bank. NMLS 7233. HQ: 244 South Gateway Place, Jenks, OK 74037. Tel: 877.406.8109. Maryland Mortgage Lender License 19468.

The Fee Schedule listed below is not a complete list of all costs that could be assessed to your account. This schedule is provided for informational purposes only.

Description of Fee	Fee
Escrow Waiver Fee (if applicable)	.25% of unpaid principal balance
Faxing Fee	\$5.00
Property Inspection Fee	\$20.00
Re-amortization/Recast	\$350.00
Release Fee (as allowed by state/loan type)	\$10.00
Return Check Fee	Varies by State
Overnight Delivery	\$32.00
Amortization Schedule	\$15.00
Duplicate End of Year Statement (1098)	\$5.00
FHA/VA Assumption	Up to \$900.00
Recording Fee	Varies by State
Verification of Mortgage	\$10.00
Document Duplication	\$30.00
Payoff Fax Fee	\$5.00
Subordination Fee	\$200.00
Partial Release	\$0.0 - \$200.00

Default Related Service Fees

Default costs follow state and local requirements as well as investor and insurer guidelines which often vary based on loan type, outstanding principal balance, payment status as well as property location, size and condition.

Default and Bankruptcy costs reflect the actual amount paid to third-party partners for a service preformed. No representation or warranty is made in regard to the services provided or the effectiveness of any treatment or remediation action which may be performed.

