Gateway
BANKING | MORTGAGE

Fee Schedule

Mortgage Payment Options	Fee	Description	Posting Cutoff**
Automatic Recurring Draft	NO FEE	There is no charge to set up or draft your payment.	N/A
Direct Mail - Check	NO FEE	There is no charge to process a check submitted for payment.	N/A
Online or Phone (Automated System)	NO FEE	There is no charge to process an automated one-time payment.	9:00 PM CT
Phone (Representative)	NO FEE	There is no charge for our representative to process a one-time payment.	7:00 PM CT
Wire	NO FEE	There is no fee for Gateway to accept an incoming wire, however there may be a fee from your financial institution to send the wire.	5:00 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 $15,000. If the amount is $15,000 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 CT.

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

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

©2026 Gateway First Bank. All rights reserved. Member FDIC. NMLS 7233. Equal Housing Lender.

Gateway
BANKING | MORTGAGE

Fee Schedule

Fee	Description	Definition
Late Charge	Based on the terms of the Note, loan type, and as permitted by state law	Fee assessed for payments received after the due date and expiration of any grace period.
Return Check Fee	Varies by state or as allowed by investor guidelines	Fee assessed when a payment is rejected by your bank upon the second presentment.
Escrow Waiver Fee	The greater of .25% of the unpaid principal balance or $150.00 in accordance with investor guidelines and terms of the Mortgage, or as permitted by state law	Fee to waive the requirement to collect escrow deposits subject to state regulations, loan type, and payment history.
Re-amortization/Recast	$350.00	Fee to recast (re-amortize) the loan and lower the monthly payment after a principal curtailment substantially reduces the unpaid principal balance.
Qualified Assumption	Up to $1,800.00. Varies by investor	Fee charged for processing a loan assumption.
Subordination Fee	$200.00	Charge for making a lien on a property subordinate to a priority lien.
Partial Release	Up to $250	Fee for processing, evaluating, and approving requests to partial release or modify collateral.
Verification of Mortgage	$10.00	Fee to provide a written verification of mortgage directly or to a third party.
Lien Release Preparation Fee	As allowed by state/loan type	Fee charged at payoff to prepare the documents to release the lien on the property.
Lien Release Recording Fee	Varies by County	Fee charged by the County Clerk to record the release or satisfaction of lien at payoff.
BPO Fee	Actual Cost Incurred	Fee charged if we are required to determine the condition and value of your home. May be a Broker Price Opinion or other Valuation of Property.

©2026 Gateway First Bank. All rights reserved. Member FDIC. NMLS 7233. Equal Housing Lender.

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 performed. 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.

©2026 Gateway First Bank. All rights reserved. Member FDIC. NMLS 7233. Equal Housing Lender.