

Payment

Payments are due the 1st of the month.

If you are unable to make your payment due to financial hardship, [CLICK HERE](#) for more information.

PAYMENT OPTIONS:

Automatic Payment – Recurring Draft

- We offer recurring draft monthly. You can sign up for the funds to draft between the 1st-15th. We accept checking or savings accounts. Debit cards are not accepted for recurring draft.
- To enroll/edit/modify, log into your online account and click “recurring payment”.
- If you haven't set up your online account, [CLICK HERE](#) for instructions.

One-time payment

You can make one-time payments through the website, automated phone system (877-764-9319), or phone representative with a checking account, savings account, or debit card.

- To mail payments, please send to:

Check

PO Box 21044
Tulsa, OK 74121-1044

Money order or Cashier's check

244 South Gateway Place
Jenks, OK 74037-3448

- Payments are not accepted at local Gateway Mortgage centers.

Other Payment Options

Using your bank's payment (bill pay) service:

- Set up bill pay through your bank's website
- Please allow enough time for delivery to ensure your payment is received by the 16th. Some banks may mail a check instead of sending it electronically. We may not receive the payment the same day it reflects in your bank account.
- ***Payment changes due to your annual Escrow Analysis will not automatically update. This could cause you to over or under pay when this change is in effect. We recommend enrolling in recurring draft with Gateway to prevent this.



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PAYMENT FAQs:

Can I pay additional towards my principal or escrow?

- Yes. Additional principal and escrow payments can be made once the current month's payment has been received. We recommend making these additional payments online or mail and avoid using your bank's bill pay service.

How can I enroll in automatic payment/recurring draft?

- Log into your online account and click "recurring payment". We accept monthly recurring draft only. You can also download the recurring payment form [CLICK HERE](#) and return it to us.

How can I confirm you received my payment?

- Your payment will reflect online within 2-3 business days of receipt. Please note, mailed payments can take 7-10 business days for us to receive.
- If you make a partial payment, you will see the payment online as "unapplied" funds. This is a suspense account that holds the funds until the full payment has been received. Please note, payments will not post to the loan (including towards interest) until the full payment has been received.

What are the cut off times for making payments?

- Log into your online account and click "Payment Options/Fees" for this information.

Why did my monthly payment amount change?

- [CLICK HERE](#) for information about Escrow Analysis

