

DELEGATED LOAN - DOCUMENT SUBMISSION CHECKLIST

Borrower

Gateway Loan Number

Client Name

Contact Name

Contact Email

Phone Number

<p>Importing Data for Credit and Closed Files:</p> <ul style="list-style-type: none"> Log into GEMS - https://byte.gatewayloan.com/ByteWebCorr Select "Import MISMO File" to import your 3.4 MISMO data file. 	<p>Uploading Documents for Credit & Closed Files or Conditions:</p> <ul style="list-style-type: none"> Log into GEMS - https://byte.gatewayloan.com/ByteWebCorr Select Loan, under "Stored Documents" choose file, select "Type" of document (Initial Submission, etc.) "Upload". Under Status, select "Submit" to Gateway.
<p>Applicable for Conventional and various loan products:</p> <ul style="list-style-type: none"> Rate Lock Confirmation Note endorsed to Gateway First Bank, Correspondent Lending by a Corporate officer or authorized person per Corporate Resolution on file with typed name and title, with all Addendums/Schedules Specific Power of Attorney (if applicable) with Legal or Property Address; must carry notary stamp or seal Deed of Trust or Mortgage with all applicable Riders attached, must carry notary stamp or seal MIN Number registered with MERS Interim/Corporate Assignments (if applicable) assigned to MERS, signed and notarized, must reference legal description, must carry notary stamp or seal Title Binder/Preliminary Title Report show a 12-month history of ownership Closing Protection Letter Survey or Plat Map (as applicable) Trust Certification and/or Trust Agreement (if applicable) must carry Notary stamp or seal Name Affidavit Payment History if payments have been made Subordination Agreement (if applicable) Secondary Note and Security Instrument (if applicable) Appraisal and all attachments (color) Appraisal Conditions evidence of clearance of all Appraisal conditions including Inspection Report and/or Natural Disaster addressed (if applicable) Reconsideration of Value (ROV) Disclosures and applicable documents Termite Report (if applicable) Condo/PUD Approval or Questionnaire (if applicable) Purchase Agreement and all addendums executed by all applicable parties Initial Closing Disclosure with proof of borrower receipt 3 days prior to loan closing Final Closing Disclosure executed by all parties Seller's Closing Disclosure (if applicable) Initial Escrow Account Statement, if impounds required Escrow Waiver Letter, if impounds are waived Property Tax Information Sheet – proof of payment if taxes are due within 45 days following Note Date If New Construction, Payment Shock Letter with calculation used for fully improved tax amount For disabled Veterans exempt from paying property taxes (100% disabled) require executed Property Tax Exemption Form Hazard Insurance Binder/Policy and paid receipt for first year's premium; mortgagee clause verbiage includes "Its Successors and/or Assigns; Refinances require 45 days remaining coverage Flood Determination Certificate Flood Insurance (if applicable) Application/Policy and paid receipt for first year's premium; mortgagee clause verbiage includes "Its Successors and/or Assigns"; Refinances require 45 days remaining coverage Activated PMI Certificate – Conventional only (if applicable) Proof of PMI premium due for PMI activation paid Transmittal Summary 1008 signed by underwriter 	<ul style="list-style-type: none"> Underwriting Worksheets (i.e., Income Calculation Worksheet (or equivalent), Self Employed Analysis 1084, Rental Income) AUS Findings showing "Approve" or "Accept", must include last submission and if not prior to closing also include last submission before closing (if DO, must be released to Gateway) 1003/URLA Initial and Final Loan Application signed and dated by borrower(s) and Loan Officer, include NMLS numbers for the Loan Officer and the Client/Lender. Credit Report, Credit Supplements and Credit Report Invoice Borrower Letter of Explanation(s) Payoff Statement(s) Verification of Deposit, gift funds, gift letter Verification of Assets (include all pages) DPA Approval Letter (Gateway approved) and supporting documentation (i.e., Note and Security Instrument) Verification of Employment and Income Verbal VOE within 10 days of closing Verification of Mortgage (if applicable) Rental Leases (if applicable) 4506-C IRS Form completed, signed and dated at closing for each borrower and business 4506-C Transcripts (if applicable) Tax Returns (if applicable) Borrower(s) Identification – Customer Identification Program Form or a Patriot Act Notice Disclosure confirming identity Address Confidentiality Program Enrollment/Application (if applicable) W-9 Form signed by borrower(s) Loan Estimate and any re-issued LE along with Change of Circumstance Form(s) Amortization Schedule Right of Rescission Notice First Payment Letter RESPA - Notice of Assignment, Sale or Transfer regarding transfer of loan to Gateway First Bank, 244 South Gateway Place, Jenks, OK 74037 ARM Disclosure (if applicable) Credit Score Disclosure Homeownership Counseling Disclosure Home Loan Toolkit (purchases only) All Applicable Disclosures All other applicable docs for specific AUS Findings and loan program guidelines USPS check Fraud Checks – MERS, SS# validation (i.e., FraudGuard, CoreLogic, etc) Loan Quality Initiative Check within 10 days of Closing Fannie and Freddie UAD Submission Summary Report shows uploaded to UCDP (must show successful on both reports) Fannie and Freddie UCD Submission Reports (must show successful on both reports) Compliance Checks showing all tests passing – ATR "Ability to Repay", QM "Qualified Mortgage", NTB "Net Tangible Benefit", TILA, NMLS, predatory lending, High Cost, HPML, RESPA, federal/state specific requirements Any other applicable docs for the specific loan program

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<p>Applicable for Original Note:</p> <ul style="list-style-type: none"> Correctly endorsed to Gateway First Bank Property Address matches Security Instrument, Title, AUS Findings and USPS Bailee Letter/Wire Instructions 	<p>Original Note Shipped to:</p> <p>Gateway First Bank Attn: Correspondent Note Custodian 244 South Gateway Place Jenks, OK 74037</p>
<p>Applicable for FHA loan products:</p> <ul style="list-style-type: none"> FHA Case Number Assignment printout Proof of Upfront MIP paid (receipt or FHA Connection printout) CAIVRS Authorization successful for all borrowers HUD-92900-LT signed and dated per AUS findings or manual underwrite approval HUD-92900A Initial and Final signed and dated by all parties HUD-92800-5B Conditional Commitment of Appraisal (Lender Copy) Firm Commitment (applicable for FHA Test Cases) HUD-92564-CN Consumer Protection Form "For Your Protection Get a Home Inspection" HUD-92561 Hotel Transient for 2-4 units (if applicable) FHA/VA Amendatory Clause signed by all parties (purchase) Real Estate Certification signed by all parties (purchase) HUD-92541 Builder's Certification or 10 yr Warranty (if applicable) HUD-92544 Warranty of Completion (if applicable) Streamline Income – Salaried Borrower: (paystub or VOE or Income Section 1003) - Self-Employed: (4506C Transcript or Income Section 1003) Any other applicable documents for FHA loans Down Payment Assistance documentation (must be Gateway approved) <p>Applicable for VA loan products:</p> <ul style="list-style-type: none"> CAIVRS Authorization successful for all borrowers VA 26-6393 Loan Analysis (does not require Underwriter signature if AUS DU Approve/Eligible or LP Accept/Eligible), Signature is required for manual underwrite if DU Refer/Eligible or LP Caution/Approve), not applicable for IRRRL Notice of Value and all NOV requirements or Certificate of Reasonable Value (CRV) for all Non-IRRRL loans Proof of VA Funding Fee paid, or proof Veteran is exempt VA 26-1880 Request for Certificate of Eligibility form Certificate of Eligibility from VA (COE) Printout from VA portal for IRRRL Alive and Well not Missing in Action (if applicable) VA 86-8923 IRRRL Worksheet Comparison Statement on VA IRRRL VA 26-1820 Report and Certification of Loan Disbursement, signed and dated by Client and borrower(s) (revised 10/2022 – now 3 pages) VA 26-1859 Warranty of Completion of Construction (if applicable) Streamline Income – Salaried Borrower: (pay stub or VOE or Income Section 1003) - Self-Employed: (4506-C Transcript or Income Section 1003) Any other applicable documents for VA loan <p>Applicable for ONAP 184 loan products:</p> <ul style="list-style-type: none"> CAIVRS Authorization successful for all borrowers Borrower Identification includes Tribal Affiliation HUD-50121 – Rider for Section 184 Mortgage Fee Simple Property Only Section 184 Case Assignment HUD-50111 – Section 184 Addendum to the Uniform Residential Loan Application (Initial and Final) HUD-50132 - Mortgage Credit Analysis Worksheet signed/dated by underwriter Section 184 Loan Guarantee Firm Commitment Form signed by ONAP and/or DG Underwriter dated with Cohort number. HUD-53038 – Transmittal for Loan Guarantee Fee, along confirmation Initial Fee is paid Streamline Income – Salaried Borrower: (pay stub or VOE or Income 	<p>Applicable for Texas 50(a)(6) Home Equity loan products:</p> <ul style="list-style-type: none"> 12 Day Notice Period: Notice Concerning Extension of Credit must be signed and dated by ALL borrowers, owners-in-title and non-borrowing spouses Receipt of Copies: Texas Home Equity Receipt of Copies must be signed and dated by ALL borrower(s) as of the date of closing. One Day Disclosure: The Acknowledgment Confirming Borrower Receipt of Final Itemized Disclosure of Fees must be signed and dated by ALL borrowers one day prior to closing Texas Home Equity Note – Fannie Form 3244.1. Texas Home Equity Security Instrument- Fannie Form 3044.1 Texas Equity Affidavit and Agreement – Fannie Form 3185, must be signed and dated by All Borrower/Owner's/ Owner's spouses on or prior to execution of the loan closing documents Texas Home Equity Condo Rider – Fannie Form 3140.44, if applicable Texas Home Equity PUD Rider – Fannie Form 3150.44, if applicable Rescission Period: The Notice of Right of Rescission signed and dated by ALL borrower(s) Right To Cancel: Confirmation of Election Not To Rescind or Cancel Transaction signed and dated by ALL borrower(s) Texas Home Equity Discount Point Acknowledgment, if applicable Acknowledgment of Fair Market Value: Must be signed and dated by ALL borrower(s) and the lender Constitutional Notice: Texas Home Equity Certificate from Originating Lender's Regarding Compliance with Section 50(a)(6) Article XVI of the Texas Constitution must be provided to ALL borrower(s) as a separate document Title Insurance Endorsements: T2, T19, T42, T42.1, and T17 (if a PUD) Legal and Compliance Statement: Gateway Form Statement of Opinion or similar form signed and dated by Legal Counsel or Client Representative Any other applicable documents for Texas 50(a)(6) Home Equity loans <p>Applicable for USDA loan products:</p> <ul style="list-style-type: none"> CAIVRS Authorization successful for all borrowers GUS Underwriting Findings showing Accept/Eligible Proof of Upfront MI fee paid to USDA or LNG in file Transmittal Summary 1008 signed by underwriter RD Form 3555-18 Executed by Client with listed conditions Safe Well Water Test (if applicable) RD Form 3555-21 Executed by Borrower(s) and Client Any other applicable documents for USDA loans