

# WELCOME TO GATEWAY

## - GEMS Portal Updates 2025 -

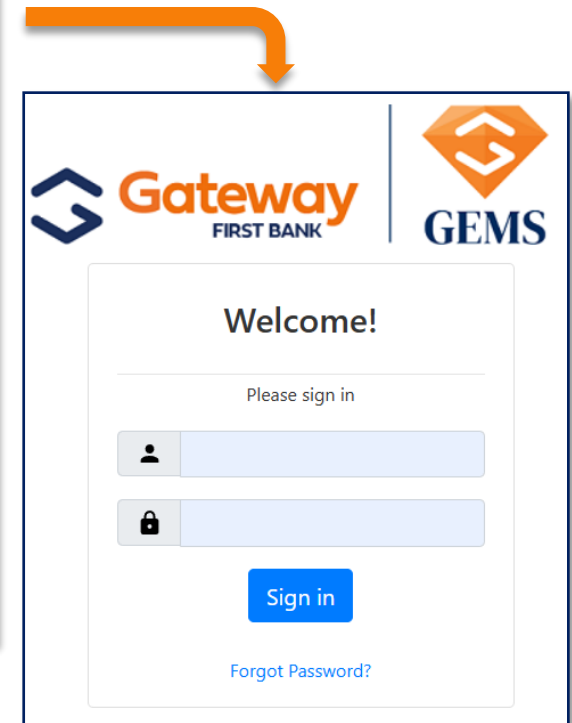
February 2025

Gateway First Bank  
Correspondent Lending



# Gateway Correspondent Website

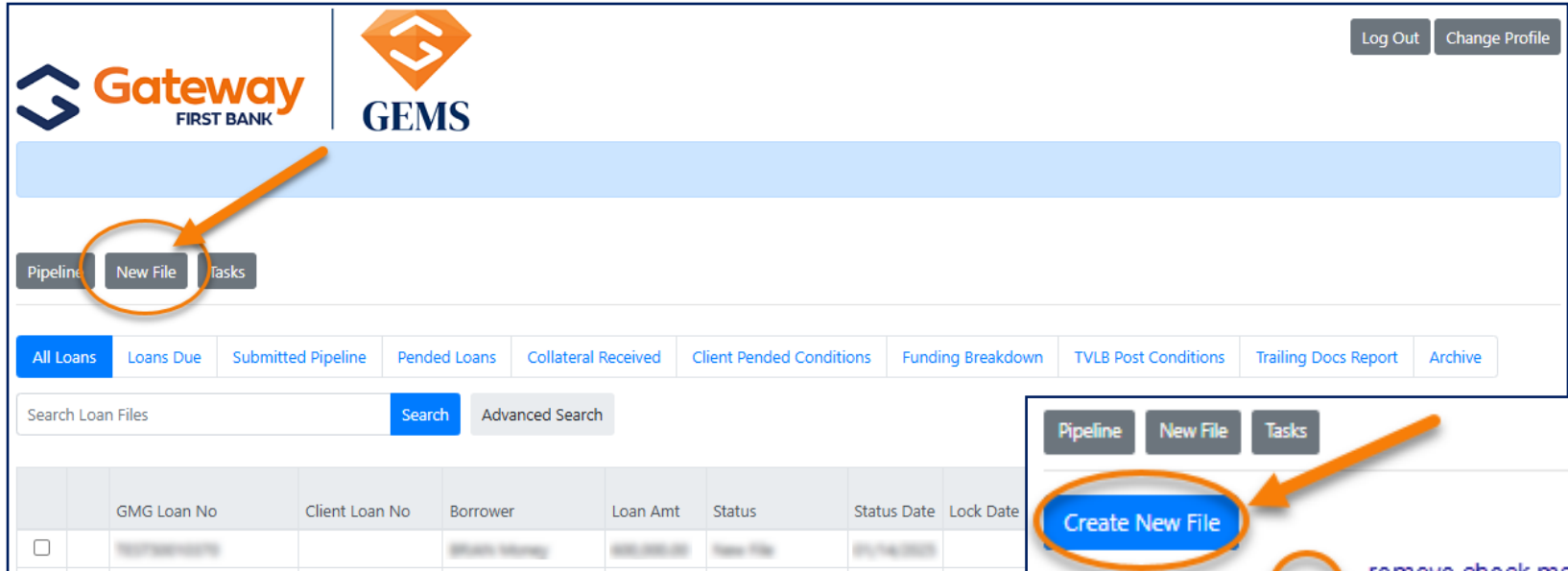
## Accessing GEMS



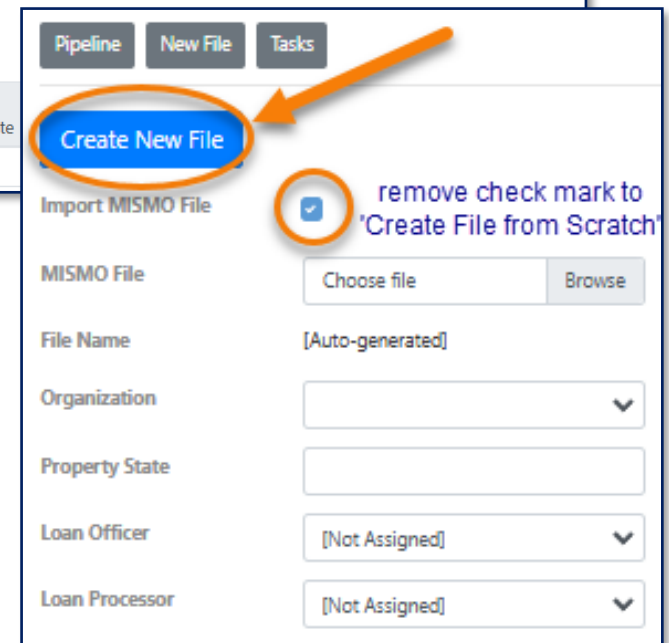
- Access our website at [www.gatewaycorrespondent.com](http://www.gatewaycorrespondent.com)
- Select **CLIENT LOGIN** from Gateway's website to Login to GEMS
  - ✓ Enter your Username then Password and click **Sign in**
    - Price, Register, Lock and submit your loans online
    - Upload and deliver imaged files & documents for purchase
- Please contact your Regional Sales Manager for User ID & Password setup
  - ✓ Easily reset password, select **Forgot Password?** on the login page

# Gateway Correspondent Website

## Creating a New File in GEMS



The screenshot shows the Gateway GEMS portal interface. At the top left is the Gateway First Bank logo and the GEMS logo. On the right, there are 'Log Out' and 'Change Profile' buttons. Below the header is a navigation bar with 'Pipeline', 'New File', and 'Tasks' buttons. The 'New File' button is circled in orange with an arrow pointing to it. Below the navigation bar is a menu with options: 'All Loans', 'Loans Due', 'Submitted Pipeline', 'Pended Loans', 'Collateral Received', 'Client Pended Conditions', 'Funding Breakdown', 'TVLB Post Conditions', 'Trailing Docs Report', and 'Archive'. Below the menu is a search bar with 'Search Loan Files', a 'Search' button, and an 'Advanced Search' button. Below the search bar is a table with columns: 'GMG Loan No', 'Client Loan No', 'Borrower', 'Loan Amt', 'Status', 'Status Date', and 'Lock Date'. The table contains one row with a checkbox in the first column and some data in the other columns.



The screenshot shows the 'Create New File' dialog box. At the top, there are 'Pipeline', 'New File', and 'Tasks' buttons. The 'New File' button is circled in orange with an arrow pointing to it. Below the buttons is a 'Create New File' button, also circled in orange. Below this button is a checkbox labeled 'Import MISMO File' which is checked. To the right of this checkbox is a note: 'remove check mark to 'Create File from Scratch''. Below the checkbox are several form fields: 'MISMO File' with a 'Choose file' button and a 'Browse' button; 'File Name' with the value '[Auto-generated]'; 'Organization' with a dropdown menu; 'Property State' with a text input field; 'Loan Officer' with a dropdown menu showing '[Not Assigned]'; and 'Loan Processor' with a dropdown menu showing '[Not Assigned]'.

### Creating a New File in the GEMS System

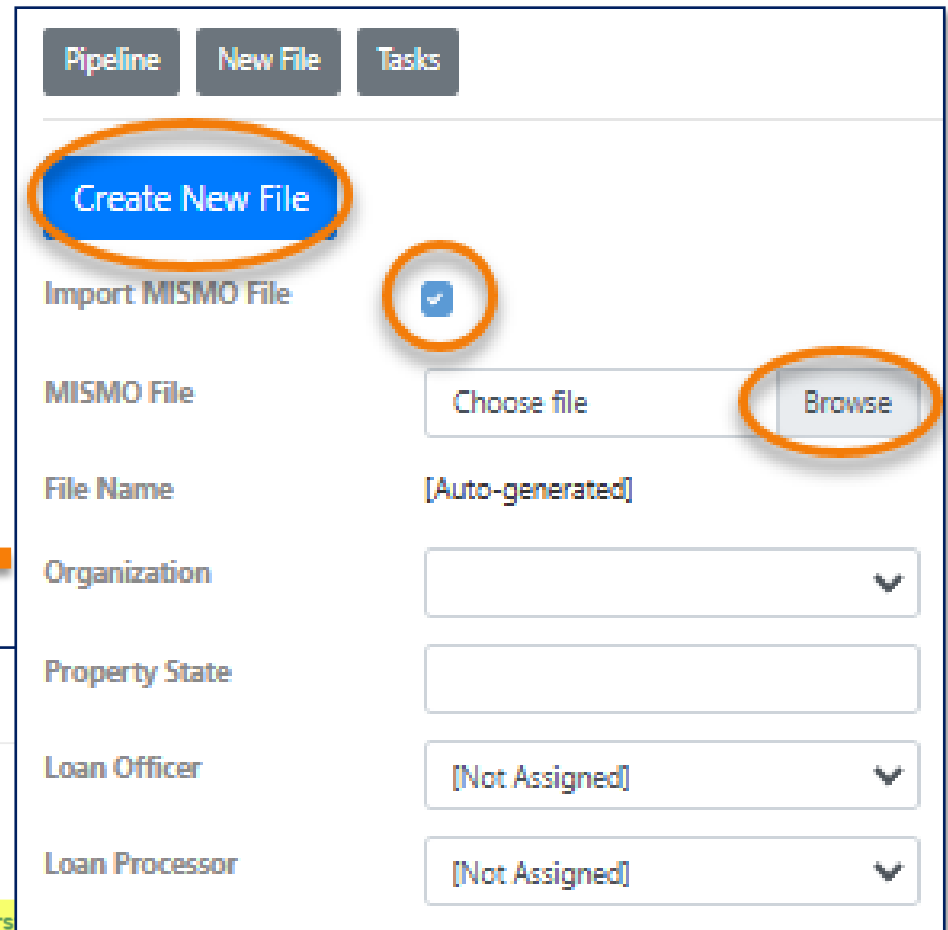
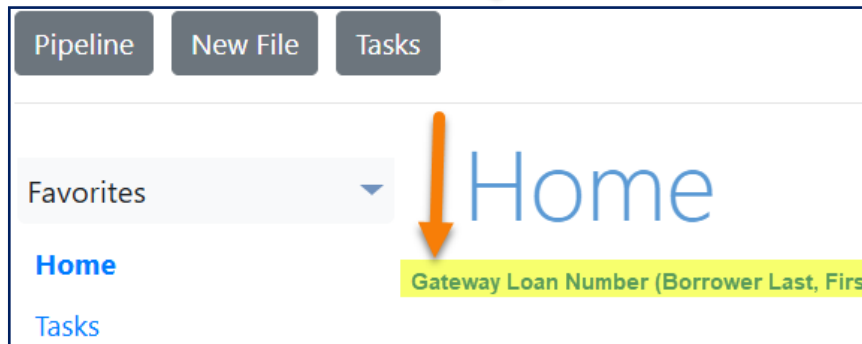
- After successfully logging into the GEMS Portal, select the **New File** menu option
- Once **New File** has been selected you will be given the option to **Create New File**
- You will now have two options to Create a New File
  - **Import MISMO File (MISMO 3.4)**
  - **Create File From Scratch**

# Gateway Correspondent Website

## Importing MISMO 3.4 in GEMS

### Importing a MISMO 3.4 File

- Select **Import MISMO File**
- Next select **Browse** to locate and upload your MISMO 3.4 File
- Then select the **Create New File** button only once
- Once file is created, you can locate the loan number at the top of the screen, as highlighted below



Pipeline New File Tasks

**Create New File**

Import MISMO File

MISMO File Choose file **Browse**

File Name [Auto-generated]

Organization ▾

Property State

Loan Officer [Not Assigned] ▾

Loan Processor [Not Assigned] ▾

# Gateway Correspondent Website

## Creating a File from Scratch in GEMS



Gateway

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The screenshot displays the GEMS interface for creating a new file. At the top, there are navigation buttons for 'Pipeline', 'New File', and 'Tasks'. Below these, a 'Favorites' dropdown menu is visible, with 'Home' selected and highlighted in yellow. An orange arrow points from the 'Home' label to the 'Gateway Loan Number (Borrower Last, First Name)' field, which is also highlighted in yellow. On the left side, the 'Create New File' button is circled in orange. A callout box with an orange arrow points to the 'Import MISMO File' checkbox, which is unchecked, with the text 'Remove the check mark to 'Create a File from Scratch''. Below this, there are input fields for 'File Name' (auto-generated), 'Organization' (auto-populated), 'Property State' (highlighted in yellow), and 'Loan Officer' (auto-populated). The 'Borrower' and 'Coborrower' sections each have input fields for 'First Name', 'Middle Name', 'Last Name', and 'Suffix', all of which are highlighted in yellow.

### Creating a File from Scratch in GEMS

- Remove the check mark from the Import MISMO file box to **Create File From Scratch**
- Complete **Property State**
- Complete **Borrower Name(s)**
- Click the **Create New File** button
- Once file is created, you can locate the loan number at the top of the screen, as highlighted above

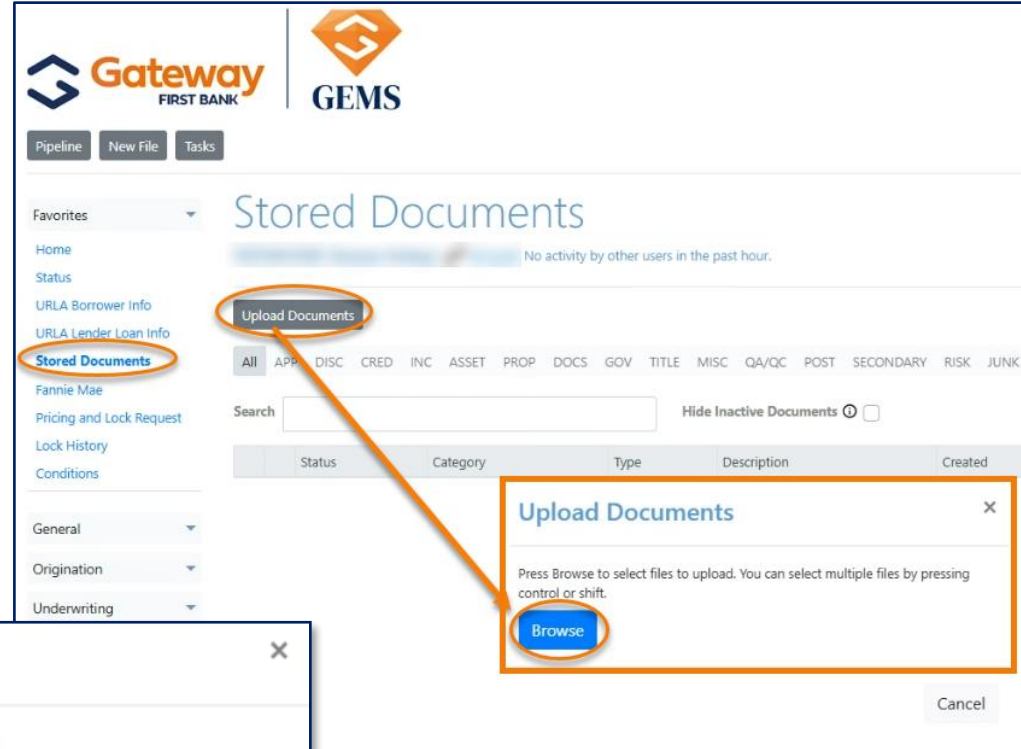


# Gateway Correspondent Website

## Uploading Documents

### Uploading Documents to Stored Documents

- From the **Pipeline** view select your registered loan
- Once your loan is selected, a new screen will open allowing you to access menu options
- Select **Stored Documents** on the left-hand navigation panel
- When uploading initial credit, closing package and/or appraisal packages, you can leave doc type blank.
- OR type **pack** and select Closing Package or Credit Package. And type **appr** and select Appraisal Report.

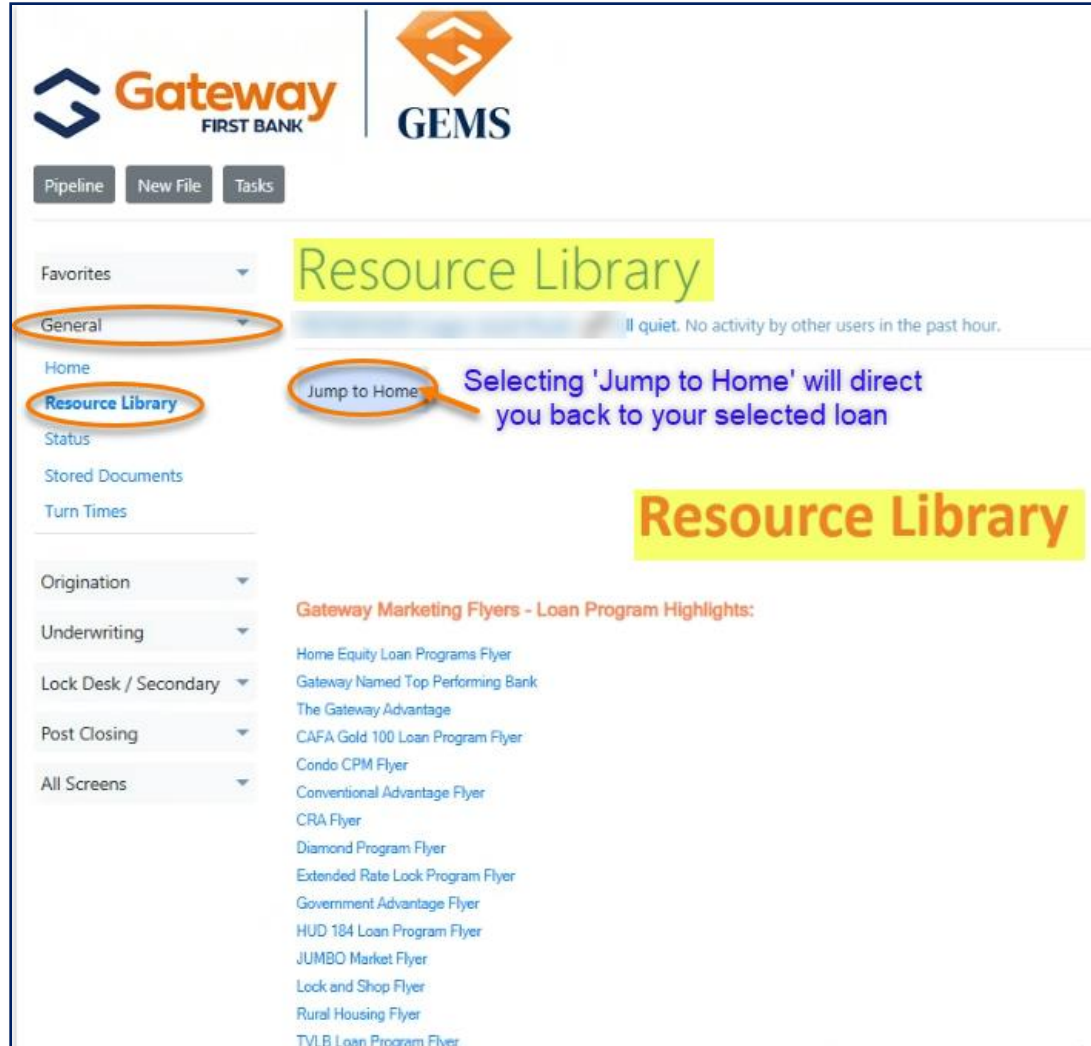


The screenshot shows the Gateway Correspondent Website interface. The top navigation bar includes 'Pipeline', 'New File', and 'Tasks'. The left-hand navigation panel has 'Stored Documents' highlighted. The main content area is titled 'Stored Documents' and features a search bar and a table with columns for Status, Category, Type, Description, and Created. An 'Upload Documents' button is circled in orange, with an arrow pointing to a modal window. The modal window is titled 'Upload Documents' and contains a 'Browse' button, also circled in orange. Below the modal, a larger 'Upload Documents' modal is shown, featuring a dropdown menu for 'Test Condition' and a text input field containing 'pack'. The dropdown menu is open, showing options: 'Closing Package', 'Credit Package', and 'Relocation Benefits Package'.

# Gateway Correspondent Website Resource Library

## Resource Library

- From the **Pipeline** view select your registered loan
- Once your loan is selected, a new screen will open allowing you to access menu options
- Under **General** select **Resource Library** on the left-hand navigation panel
- You will also find an option to **Jump to Home** (this will direct you back to your selected loan).



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Pipeline New File Tasks

Favorites

General

Home

Resource Library

Status

Stored Documents

Turn Times

Origination

Underwriting

Lock Desk / Secondary

Post Closing

All Screens

Resource Library

It quiet. No activity by other users in the past hour.

Jump to Home

Selecting 'Jump to Home' will direct you back to your selected loan

Resource Library

Gateway Marketing Flyers - Loan Program Highlights:

- Home Equity Loan Programs Flyer
- Gateway Named Top Performing Bank
- The Gateway Advantage
- CAFA Gold 100 Loan Program Flyer
- Condo CPM Flyer
- Conventional Advantage Flyer
- CRA Flyer
- Diamond Program Flyer
- Extended Rate Lock Program Flyer
- Government Advantage Flyer
- HUD 184 Loan Program Flyer
- JUMBO Market Flyer
- Lock and Shop Flyer
- Rural Housing Flyer
- TVLB Loan Program Flyer

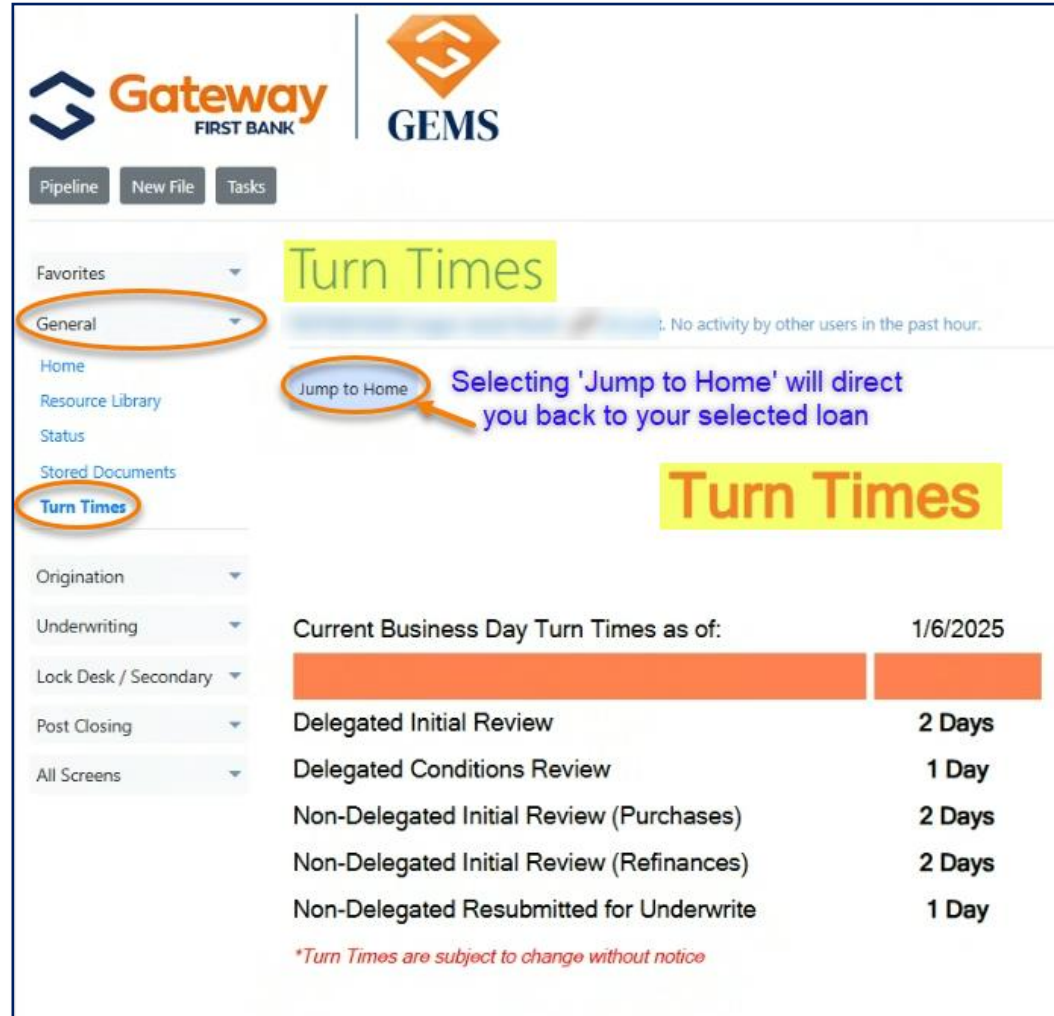


# Gateway Correspondent Website

## Turn Times

### Turn Times

- From the **Pipeline** view select your registered loan
- Once your loan is selected, a new screen will open allowing you to access menu options
- Under **General** select **Turn Times** on the left-hand navigation panel
- You will also find an option to **Jump to Home** (this will direct you back to your selected loan).



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Pipeline New File Tasks

Favorites

General

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Resource Library

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All Screens

Turn Times

Jump to Home

Selecting 'Jump to Home' will direct you back to your selected loan

Current Business Day Turn Times as of: 1/6/2025

Delegated Initial Review	2 Days
Delegated Conditions Review	1 Day
Non-Delegated Initial Review (Purchases)	2 Days
Non-Delegated Initial Review (Refinances)	2 Days
Non-Delegated Resubmitted for Underwrite	1 Day

*\*Turn Times are subject to change without notice*

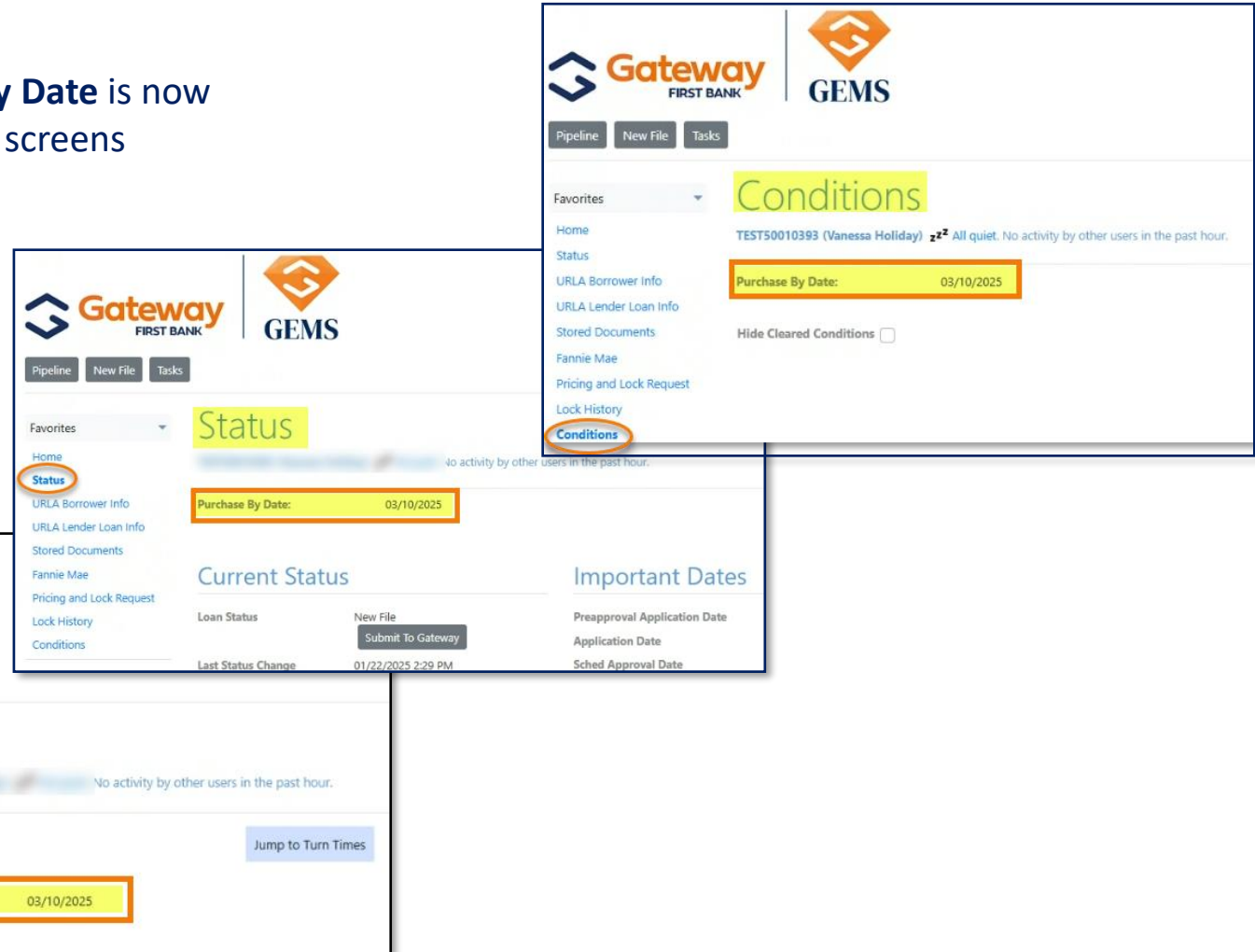


# Gateway Correspondent Website

## Purchase By Date

### Purchase By Date

- The critical **Purchase By Date** is now reflected on numerous screens
  - **Conditions** Screen
  - **Status** Screen
  - **Home** Screen



The image displays three screenshots of the Gateway Correspondent Website interface, illustrating the 'Purchase By Date' field across different screens. Each screenshot shows the Gateway First Bank and GEMS logos at the top, along with navigation buttons for Pipeline, New File, and Tasks.

- Conditions Screen:** The 'Conditions' title is highlighted in yellow. The 'Purchase By Date' field is highlighted in orange and shows the date 03/10/2025. The 'Conditions' link in the left sidebar is circled in red.
- Status Screen:** The 'Status' title is highlighted in yellow. The 'Purchase By Date' field is highlighted in orange and shows the date 03/10/2025. The 'Status' link in the left sidebar is circled in red.
- Home Screen:** The 'Home' title is highlighted in yellow. The 'Purchase By Date' field is highlighted in orange and shows the date 03/10/2025. The 'Home' link in the left sidebar is circled in red.

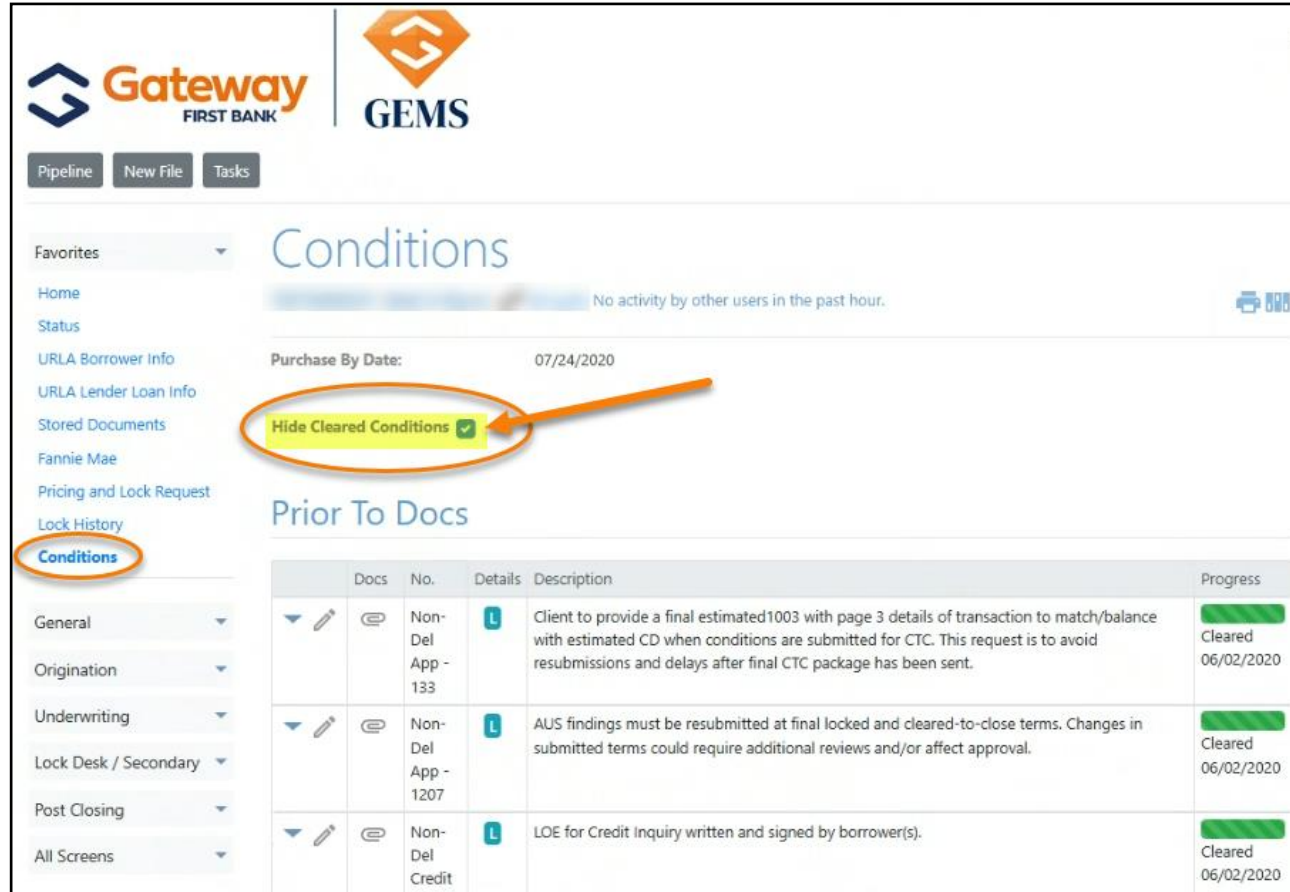


# Gateway Correspondent Website

## Hide Conditions

### Hide Conditions

- The **Hide Cleared Conditions** box is currently not working
- We expect this to be fixed in the next GEMS release
- In the future, by selecting this box, all cleared conditions will be hidden from current view



The screenshot displays the Gateway Correspondent Website interface. The top navigation bar includes the Gateway First Bank logo and the GEMS logo. Below the navigation bar, there are buttons for 'Pipeline', 'New File', and 'Tasks'. The main content area is titled 'Conditions' and shows a 'Purchase By Date' of 07/24/2020. A red circle highlights the 'Hide Cleared Conditions' checkbox, which is currently checked. Below this, there is a table titled 'Prior To Docs' with columns for Docs, No., Details, Description, and Progress. The table contains three rows of cleared conditions.

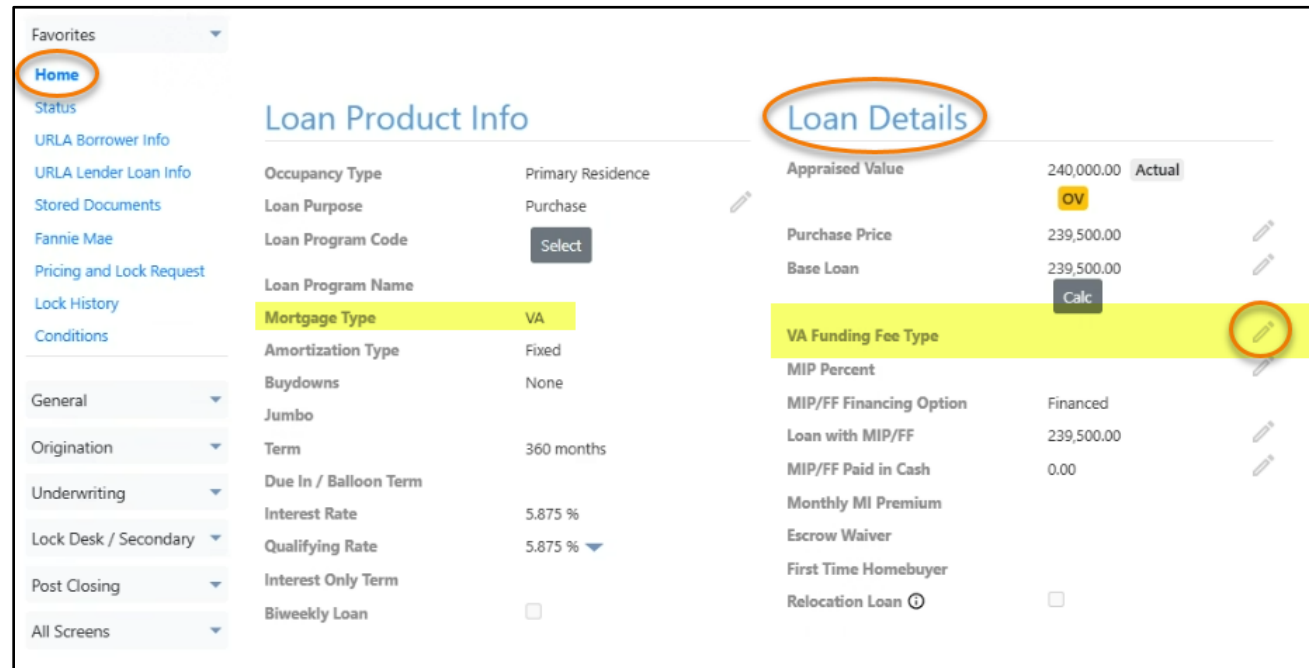
Docs	No.	Details	Description	Progress
Non-Del App - 133		L	Client to provide a final estimated 1003 with page 3 details of transaction to match/balance with estimated CD when conditions are submitted for CTC. This request is to avoid resubmissions and delays after final CTC package has been sent.	Cleared 06/02/2020
Non-Del App - 1207		L	AUS findings must be resubmitted at final locked and cleared-to-close terms. Changes in submitted terms could require additional reviews and/or affect approval.	Cleared 06/02/2020
Non-Del Credit		L	LOE for Credit Inquiry written and signed by borrower(s).	Cleared 06/02/2020

# Gateway Correspondent Website

## VA Funding Fee Type

### VA Funding Fee Type

- To lock a VA loan, you must complete the **VA Funding Fee Type**
- Once your loan is selected, a new screen will open allowing you to access menu options
- Select **Home** on the left-hand navigation panel
- Select the **VA Funding Fee Type** pencil edit under **Loan Details**



**Loan Product Info**

Occupancy Type	Primary Residence
Loan Purpose	Purchase
Loan Program Code	Select
Loan Program Name	
<b>Mortgage Type</b>	<b>VA</b>
Amortization Type	Fixed
Buydowns	None
Jumbo	
Term	360 months
Due In / Balloon Term	
Interest Rate	5.875 %
Qualifying Rate	5.875 %
Interest Only Term	
Biweekly Loan	<input type="checkbox"/>

**Loan Details**

Appraised Value	240,000.00	Actual
Purchase Price	239,500.00	OV
Base Loan	239,500.00	Calc
<b>VA Funding Fee Type</b>		
MIP Percent		
MIP/FF Financing Option	Financed	
Loan with MIP/FF	239,500.00	
MIP/FF Paid in Cash	0.00	
Monthly MI Premium		
Escrow Waiver		
First Time Homebuyer		
Relocation Loan	<input type="checkbox"/>	

# Gateway Correspondent Website

## VA Funding Fee Type (continued)



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### VA Funding Fee Type

- Next, select the correct **VA Funding Fee Type** from the drop-down options
- Click the **Save** button
- You can now lock your VA loan

**Loan Details** [X]

Appraised Value: 240,000.00 Actual

Appraised Value Status: **Overridden** Actual

Purchase Price: 239500

Base Loan: 239500

VA Funding Fee Type: [Dropdown Menu]

MIP Percent

MIP/FF Financing Option

Loan with MIP/FF

MIP/FF Paid in Cash

Monthly MI Premium Yrs 1-10

Monthly MI Premium Yrs 11-30

Escrow Waiver

First Time Homebuyer

Relocation Loan [ ]


**Save** Cancel



# Gateway Correspondent Website


## Requesting Locks for Second Loans

### Requesting Locks for Home Equity Second Loans

- From the **Home** screen, scroll down to **Loan Product Info** section
- Under **Loan Purpose**, select the pencil icon  to edit the current selection
- From the drop-down menu, select **Second**
- Click **Save**
- You can now lock your Second Loan

### Loan Product Info


Occupancy Type: Primary Residence

Loan Purpose: Refinance 

Refinance Type

Loan Program Code

Loan Program Name

- Purchase
- Refinance
- Construction
- Construction Perm
- Second - Purchase Money
- Second - Refinance
- Second** 
- Third - Purchase Money
- Third - Refinance
- Third
- Other


### ***Merging an updated MISMO 3.4 for an existing Borrower***

- This feature merges a MISMO 3.4 ULAD file with the current loan file
- When **Overwrite** is selected, all URLA data will be cleared and replaced with the information in the MISMO 3.4 ULAD file
  - This data includes residences, employers, income sources, assets, debts, aliases, REOs, and other URLA information
- When **Append** is selected, all borrower related data from the MISMO 3.4 ULAD file will be appended to the current loan file
  - This data includes residences, employers, income sources, assets, debts, aliases, REOs and other URLA information
- MISMO 3.4 ULAD files are formatted as XML and typically have a .XML file extension

# Gateway Correspondent Website

## Fannie Mae | Merge MISMO 3.4

### Merging a MISMO 3.4 ULAD File

- Select **Fannie Mae** on the left-hand navigation panel
- Select 
- Select either **Append** (add additional Borrower(s) to loan) or **Overwrite** (replace/update Borrower(s) information) under **Merge Mode**
- Select **Browse** for your MISMO 3.4 ULAD File and select Merge in the pop-up box.
- You will then see a message “**Success. The MISMO 3.4 ULAD file was merged.**”



The screenshot displays the Gateway First Bank interface for merging a MISMO 3.4 ULAD file. The page title is "Fannie Mae | Merge MISMO 3.4 ULAD File". The interface includes a navigation menu on the left with "Fannie Mae" highlighted. The main content area shows a "Merge Mode" dropdown menu with "Append" and "Overwrite" options. A "Browse" button is also visible.

### ***Editable Fields***

- You will see many edit modes (pencils, etc.) to edit fields on numerous screens
  - After a loan is **rate locked**, data fields will no longer be editable
  - After a loan is **Submitted to Gateway** data fields will no longer be editable
- If changing lock sensitive data (Loan Product Info under the Home screen), the changes must be completed by **Submit to Optimal Blue** to obtain updated lock price
- For Specialty Loan Programs, contact [Corrlock@gatewayloan.com](mailto:Corrlock@gatewayloan.com)



## GATEWAY CORRESPONDENT LENDING

[www.gatewaycorrespondent.com](http://www.gatewaycorrespondent.com)

- **REGIONAL SALES MANAGER:** For assistance with your GEMS Login
  - See Chapter 1 of our Client Guide for individual RSM contact information
  - Or you can email [corrsales@gatewayloan.com](mailto:corrsales@gatewayloan.com)
  
- **COMMITMENT DESK:** (855)825.6520 or [corrlock@gatewayloan.com](mailto:corrlock@gatewayloan.com)
  
- **CLIENT LIAISON:** For questions regarding status of your loan, suspense, underwriting or funding
  - [clientliaison@gatewayfirst.com](mailto:clientliaison@gatewayfirst.com)
  - Toll Free: 1-855-825-6522
  
- Review our **RESOURCE LIBRARY** inside the GEMS Portal



**Gateway**

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