

WELCOME TO GATEWAY

- GEMS Portal Updates 2025 -

March 2025

Gateway First Bank
Correspondent Lending

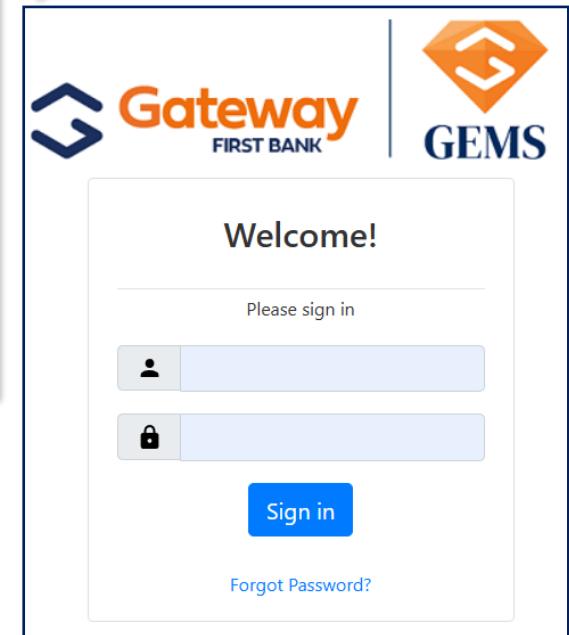


Gateway Correspondent Website

Accessing GEMS



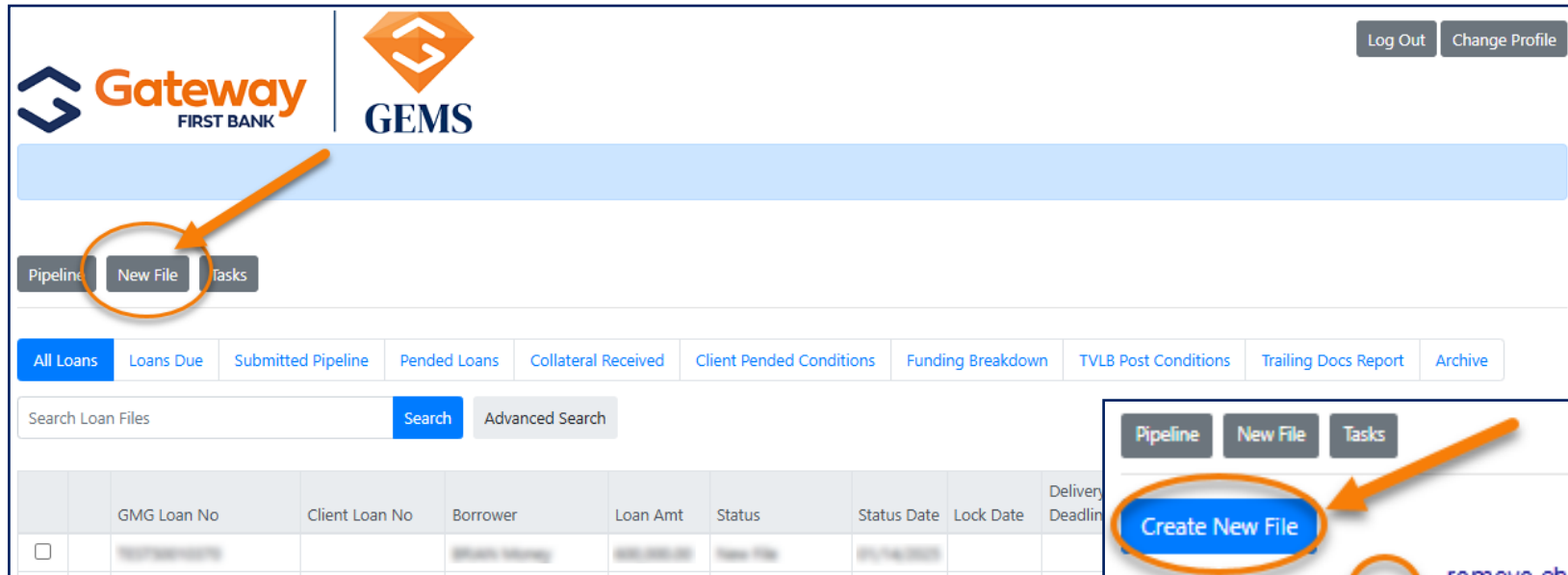
****ALWAYS access the GEMS Portal from our website www.gatewaycorrespondent.com. Previous links and saved "favorites" have been disabled.**



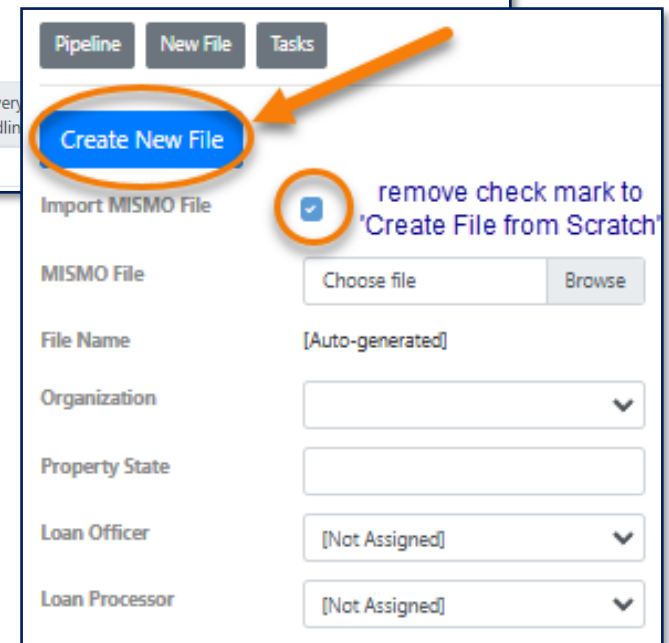
- Access our website at www.gatewaycorrespondent.com
- Select **CLIENT LOGIN** from Gateway's website to Login to GEMS
 - ✓ Enter your Username then Password and click **Sign in**
 - Price, Register, Lock and submit your loans online
 - Upload and deliver imaged files & documents for purchase
- Please 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 are 'Log Out' and 'Change Profile' buttons. Below the logos is a navigation bar with 'Pipeline', 'New File', and 'Tasks' buttons. The 'New File' button is circled with an orange arrow. Below this is a row of tabs: '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 tabs is a search bar with 'Search Loan Files', a 'Search' button, and an 'Advanced Search' button. At the bottom is a table with columns: 'GMG Loan No', 'Client Loan No', 'Borrower', 'Loan Amt', 'Status', 'Status Date', 'Lock Date', and 'Delivery Deadline'. The first row of the table has a checkbox, a loan number, a client loan number, a borrower name, a loan amount, a status of 'New File', a status date, a lock date, and a delivery deadline.



The screenshot shows the 'Create New File' dialog box. At the top are 'Pipeline', 'New File', and 'Tasks' buttons. The 'New File' button is circled with an orange arrow. Below the buttons is a section titled 'Import MISMO File' with a checkbox labeled 'remove check mark to 'Create File from Scratch''. Below this is a 'MISMO File' section with a 'Choose file' button and a 'Browse' button. Below that is a 'File Name' field with the value '[Auto-generated]'. Below that is an 'Organization' dropdown menu. Below that is a 'Property State' field. Below that is a 'Loan Officer' dropdown menu with the value '[Not Assigned]'. Below that is a 'Loan Processor' dropdown menu with the value '[Not Assigned]'.

Creating a New File in the GEMS System

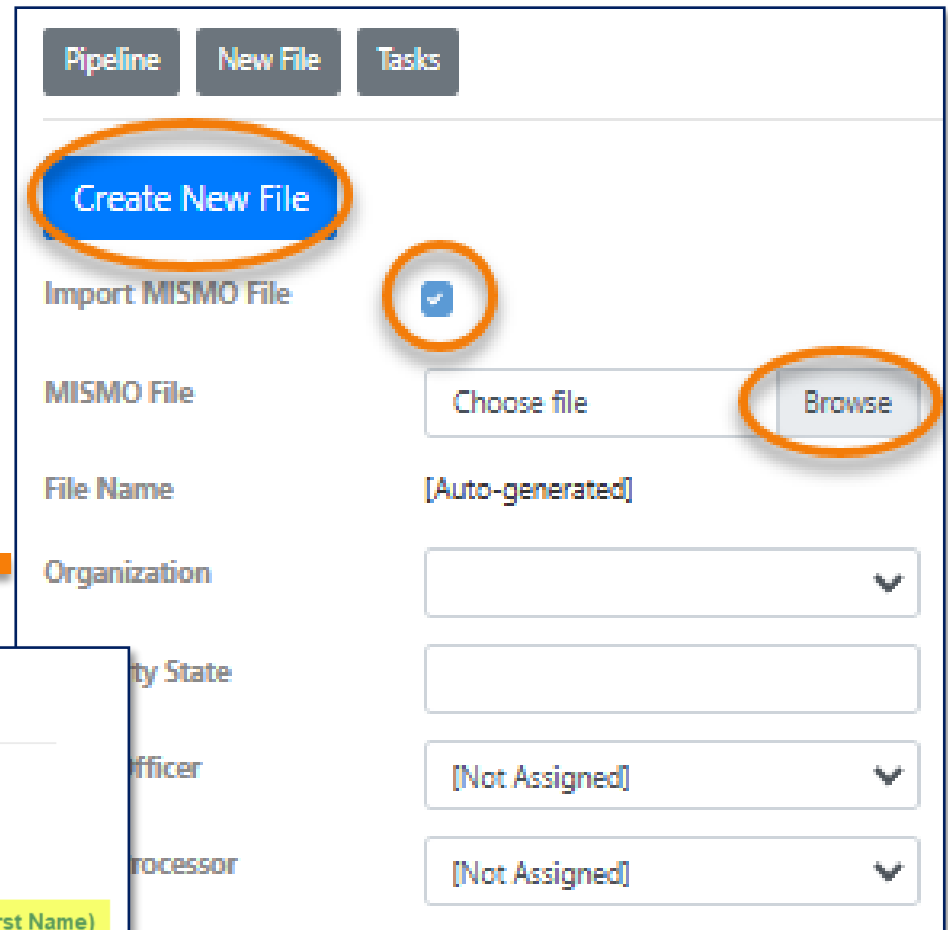
- After successfully logging into the GEMS Portal, select the **New File** menu option
- Once **New File** has been selected you will be given the option to **Create New File**
- You will now have two options to Create a New File
 - **Import MISMO File (MISMO 3.4)**
 - **Create File From Scratch**

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

File Name

Organization

Choose file

Browse

[Auto-generated]

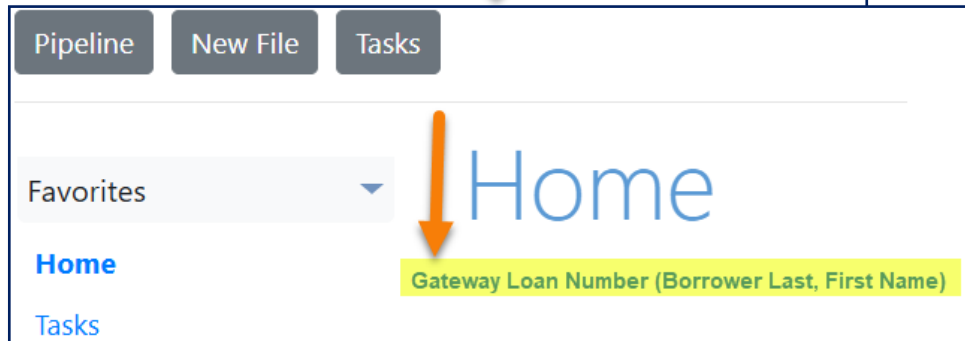
State

Officer

Processor

[Not Assigned]

[Not Assigned]



Pipeline New File Tasks

Favorites

Home

Tasks

Gateway Loan Number (Borrower Last, First Name)

Gateway Correspondent Website

Creating a File from Scratch in GEMS



Gateway
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The screenshot displays the Gateway Correspondent Website interface. At the top, there are logos for Gateway First Bank and GEMS. Below the logos, there are tabs for Pipeline, New File, and Tasks. The 'Create New File' button is highlighted with a red circle. A red arrow points to a checkbox next to the 'Import MISMO File' option, with a callout box stating 'Remove the check mark to 'Create a File from Scratch''. Below this, there are input fields for File Name, Organization, Property State, and Loan Officer. The 'Borrower' and 'Coborrower' sections are also visible, each with input fields for First Name, Middle Name, Last Name, and Suffix. On the right side, there is a 'Favorites' dropdown menu with 'Home' selected. Below the 'Home' link, the 'Gateway Loan Number (Borrower Last, First Name)' is displayed in a yellow box, with a red arrow pointing to it from the 'Home' link.

Gateway FIRST BANK | **GEMS**

Pipeline New File Tasks

Import MISMO File ☐ Remove the check mark to 'Create a File from Scratch'

File Name [Auto-generated]

Organization Auto-populates with your Organization

Property State

Loan Officer Auto-populates Loan Officer

Borrower

First Name Middle Name Last Name Suffix

Coborrower

First Name Middle Name Last Name Suffix

Pipeline New File Tasks

Favorites Home

Gateway Loan Number (Borrower Last, First Name)

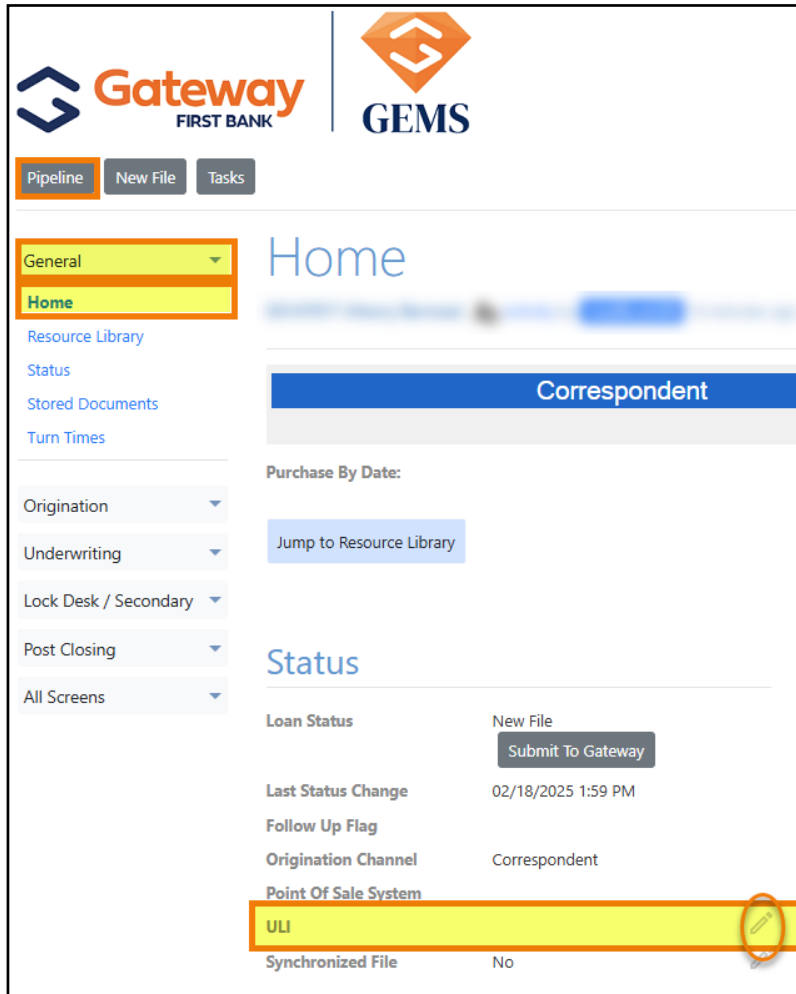
Creating a File from Scratch in GEMS

- 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

ULI Requirement



Gateway FIRST BANK | GEMS

Pipeline New File Tasks

General
Home

Resource Library
Status
Stored Documents
Turn Times

Origination
Underwriting
Lock Desk / Secondary
Post Closing
All Screens

Home

Correspondent

Purchase By Date:

Jump to Resource Library

Status

Loan Status New File
Submit To Gateway

Last Status Change 02/18/2025 1:59 PM

Follow Up Flag

Origination Channel Correspondent

Point Of Sale System

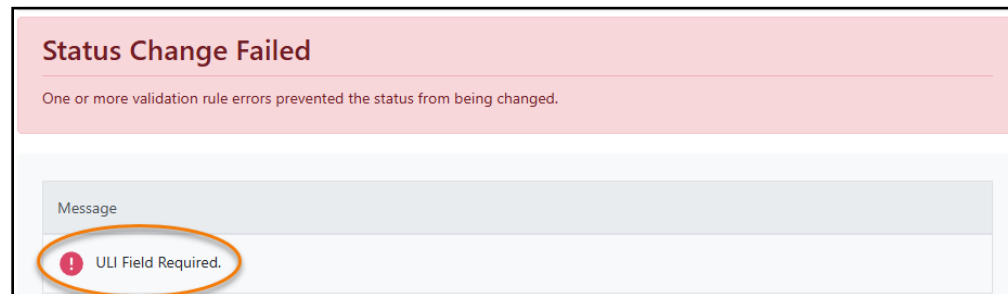
ULI

Synchronized File No

Enter ULI Number

- From **Pipeline** view, select your loan
- Under **General**, select **Home** on the left navigation panel
- Under the **Status** section, enter the ULI Number into the **ULI** Field
 - Select the pencil edit icon to edit
- Once ULI number is entered, click **Save**

If the ULI Number is **not** entered, the status will not be able to be changed to “submitted for purchase” and you will receive the following error message.



Status Change Failed

One or more validation rule errors prevented the status from being changed.

Message

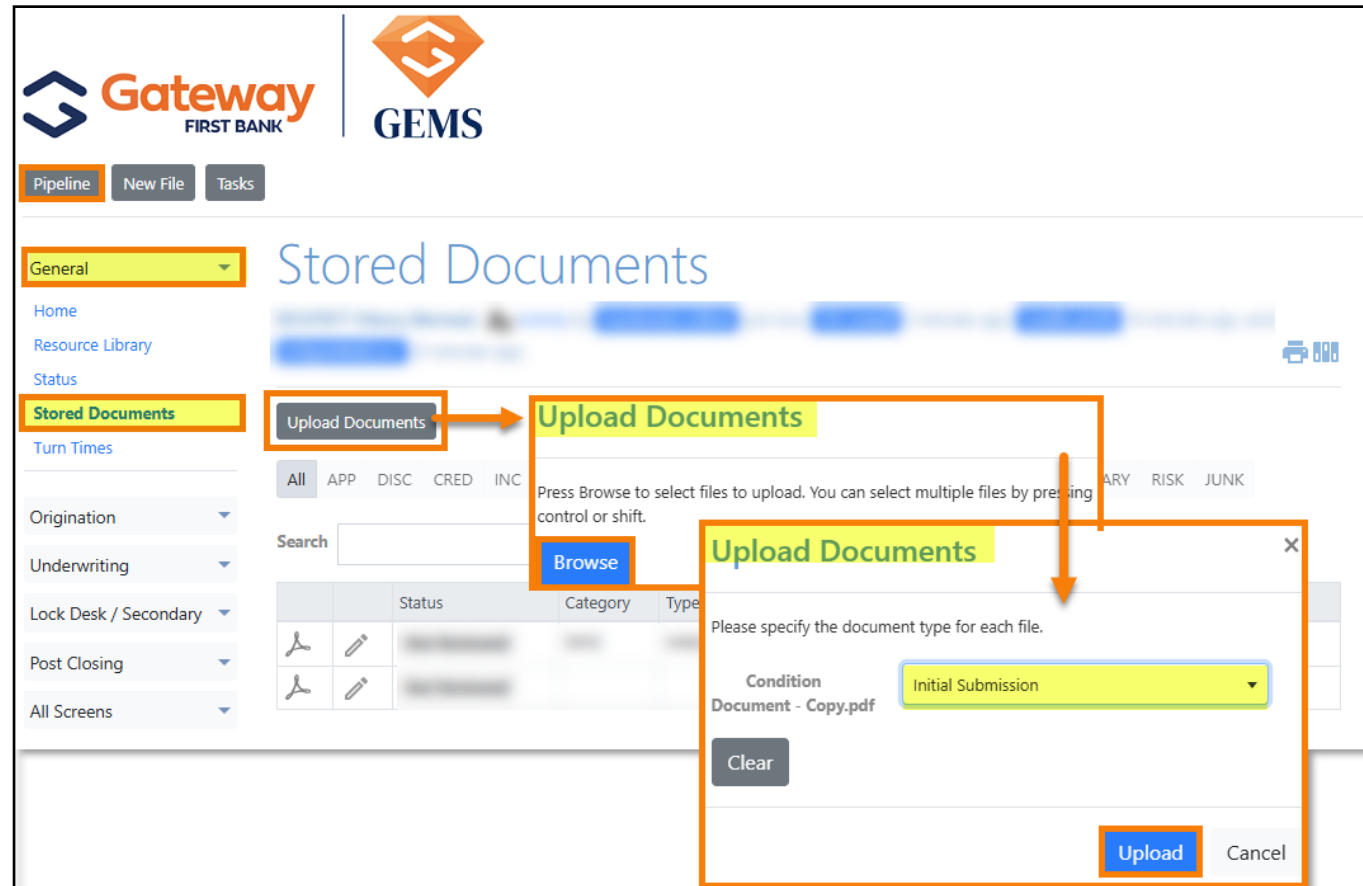
! ULI Field Required.

Gateway Correspondent Website

Uploading Documents

Uploading Submission Package(s)

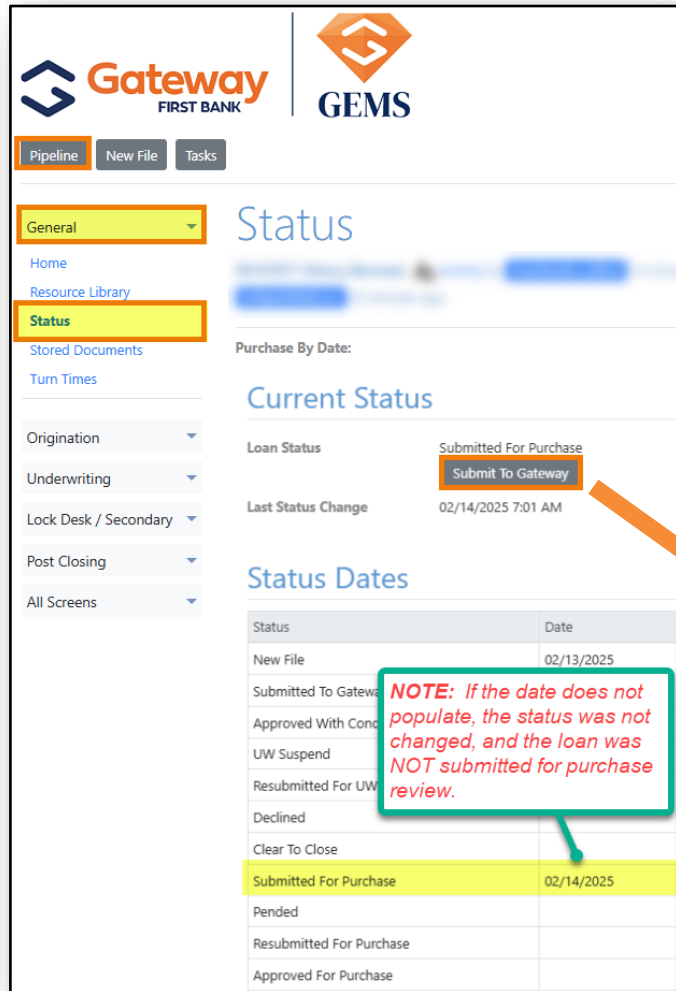
- From the **Pipeline** view select your loan
- Under **General**, select **Stored Documents**
- Click **Upload Documents** and then **Browse** and choose the applicable file to upload.
- Locate the applicable document package to upload and select **Initial Submission** from the dropdown menu
- Lastly, click **Upload**



The screenshot displays the Gateway Correspondent Website interface. At the top, the Gateway First Bank and GEMS logos are visible. The main navigation bar includes 'Pipeline', 'New File', and 'Tasks'. The 'Stored Documents' page is active, with the 'General' tab selected. The left sidebar shows 'Stored Documents' highlighted. The 'Upload Documents' button is highlighted in the top right. A modal window titled 'Upload Documents' is open, showing a 'Browse' button and a dropdown menu for 'Condition' with 'Initial Submission' selected. The 'Upload' button is highlighted at the bottom right of the modal.

Gateway Correspondent Website

Uploading Documents



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Pipeline New File Tasks

General
Home
Resource Library
Status
Stored Documents
Turn Times

Origination
Underwriting
Lock Desk / Secondary
Post Closing
All Screens

Status

Purchase By Date:

Current Status

Loan Status Submitted For Purchase
Submit To Gateway

Last Status Change 02/14/2025 7:01 AM

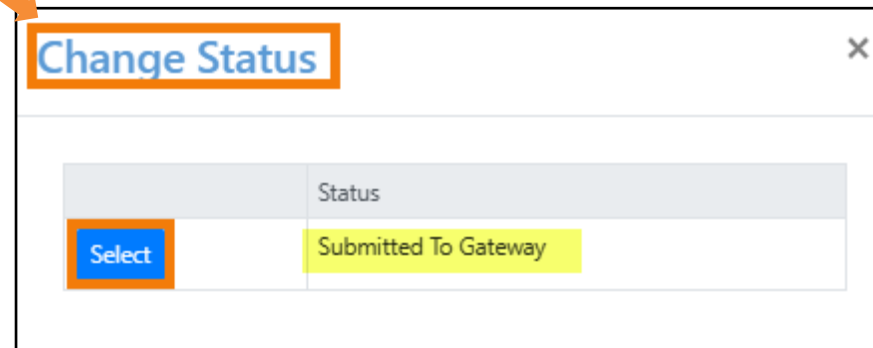
Status Dates

Status	Date
New File	02/13/2025
Submitted To Gateway	
Approved With Conc	
UW Suspend	
Resubmitted For UW	
Declined	
Clear To Close	
Submitted For Purchase	02/14/2025
Pended	
Resubmitted For Purchase	
Approved For Purchase	

NOTE: If the date does not populate, the status was not changed, and the loan was NOT submitted for purchase review.

Submitting your Loan for Purchase

- Under **General** (on the left navigation panel), choose the **Status** option
- Select **Submit to Gateway**
- Next, in **Change Status**, select the **Submitted to Gateway** option
- You will receive the following message – click **OK**
*You are about to change the status to **Submitted To Gateway**. Your permissions to edit the file may be different after the status is changed, and you may not be able to change the status back to the current status.*
- Submitted for Purchase will auto- populate with today's date.




Change Status X

	Status
Select	Submitted To Gateway

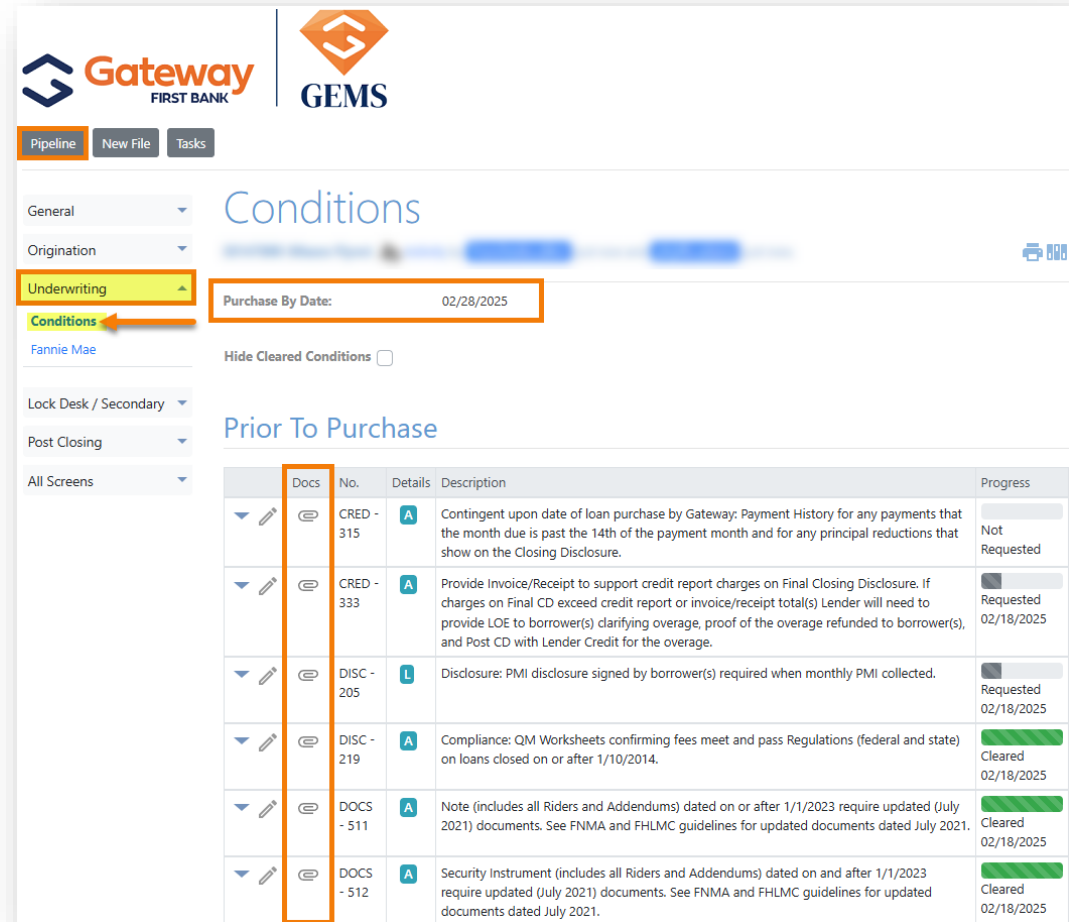
Gateway Correspondent Website Viewing & Uploading Conditions







Once loan is reviewed and in “pended” status, you will be able to view your conditions

- From **Pipeline** view, select your loan
- Under the **Underwriting** tab, select **Conditions** to view all conditions placed on the loan
- Upload applicable documents individually to each listed single condition
- Click the **paperclip icon**  and then select **Upload Documents** to upload the applicable document to the condition and follow the prompts

**NOTE: Gateway will review the file for purchase once ALL conditions have been received*

- Click the **Browse** button to select a file
- Select **Conditions** from the drop-down list

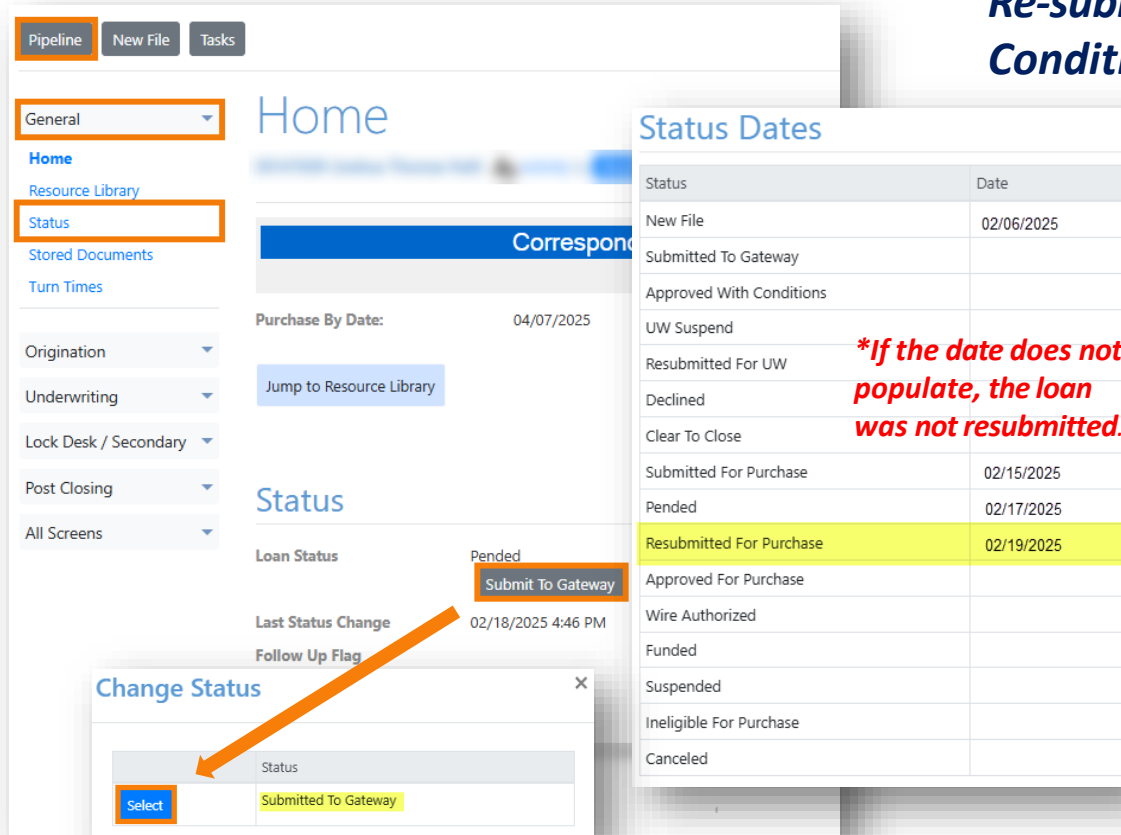


	Docs	No.	Details	Description	Progress
▼		CRED - 315	A	Contingent upon date of loan purchase by Gateway: Payment History for any payments that the month due is past the 14th of the payment month and for any principal reductions that show on the Closing Disclosure.	Not Requested
▼		CRED - 333	A	Provide Invoice/Receipt to support credit report charges on Final Closing Disclosure. If charges on Final CD exceed credit report or invoice/receipt total(s) Lender will need to provide LOE to borrower(s) clarifying overage, proof of the overage refunded to borrower(s), and Post CD with Lender Credit for the overage.	Requested 02/18/2025
▼		DISC - 205	L	Disclosure: PMI disclosure signed by borrower(s) required when monthly PMI collected.	Requested 02/18/2025
▼		DISC - 219	A	Compliance: QM Worksheets confirming fees meet and pass Regulations (federal and state) on loans closed on or after 1/10/2014.	Cleared 02/18/2025
▼		DOCS - 511	A	Note (includes all Riders and Addendums) dated on or after 1/1/2023 require updated (July 2021) documents. See FNMA and FHLMC guidelines for updated documents dated July 2021.	Cleared 02/18/2025
▼		DOCS - 512	A	Security Instrument (includes all Riders and Addendums) dated on and after 1/1/2023 require updated (July 2021) documents. See FNMA and FHLMC guidelines for updated documents dated July 2021.	Cleared 02/18/2025

Gateway Correspondent Website

Re-submitting Loan for Purchase

Re-submitting Loan for Purchase after Conditions uploaded:



The screenshot displays the Gateway Correspondent Website interface. On the left, a navigation menu includes 'General', 'Home', 'Resource Library', 'Status', 'Stored Documents', 'Turn Times', 'Origination', 'Underwriting', 'Lock Desk / Secondary', 'Post Closing', and 'All Screens'. The 'Status' option is highlighted. The main content area shows the 'Home' page with a 'Correspondent' section. A 'Status Dates' table is visible, listing various loan statuses and their corresponding dates. A red note states: '*If the date does not populate, the loan was not resubmitted.' The 'Resubmitted For Purchase' status is highlighted in yellow. Below the table, a 'Change Status' pop-up screen is shown, with an orange arrow pointing to the 'Select' button. The 'Submit To Gateway' button is also visible.

Status	Date
New File	02/06/2025
Submitted To Gateway	
Approved With Conditions	
UW Suspend	
Resubmitted For UW	
Declined	
Clear To Close	
Submitted For Purchase	02/15/2025
Pended	02/17/2025
Resubmitted For Purchase	02/19/2025
Approved For Purchase	
Wire Authorized	
Funded	
Suspended	
Ineligible For Purchase	
Canceled	

Change Status

Status: Submitted To Gateway

Select

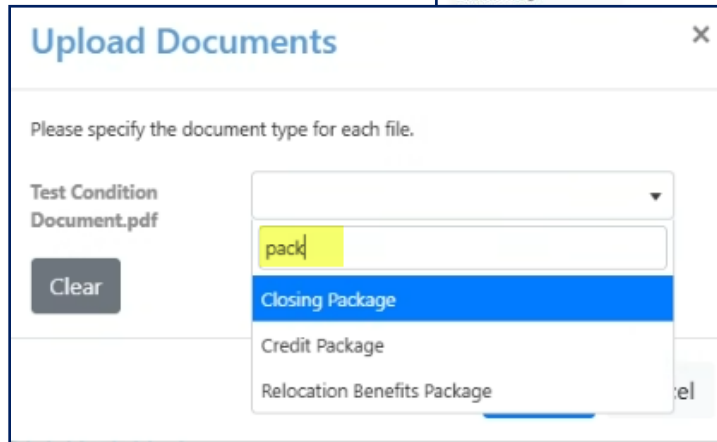
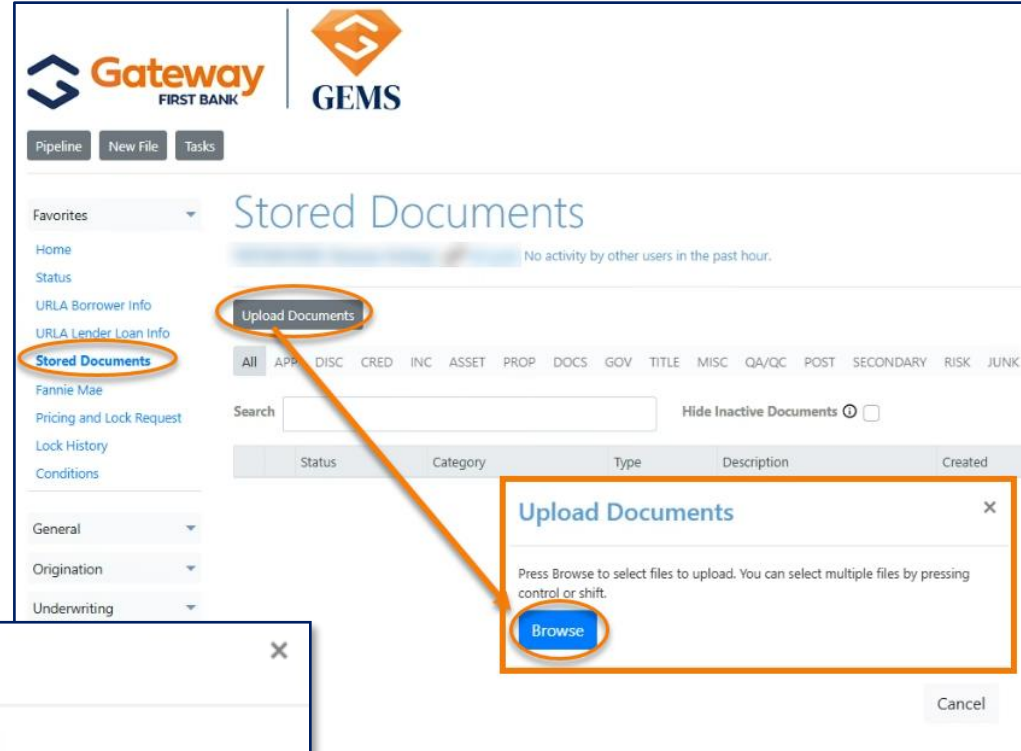
- From **Pipeline** view, select your loan
 - Under **General**, choose the **Status** option on the left navigation panel
 - Click the **Submit to Gateway** button
 - Next, in the **Change Status** pop-up screen, select **Submitted to Gateway**
 - **Resubmitted for Purchase** will auto-populate today's date
- NOTE: If the date does not populate, the loan was not resubmitted.**

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.



Gateway Correspondent Website

Resource Library



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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).

The screenshot shows the Gateway Correspondent Website interface. At the top, there are logos for Gateway First Bank and GEMS. Below the logos are buttons for 'Pipeline', 'New File', and 'Tasks'. The left-hand navigation panel has a 'General' dropdown menu with options: 'Home', 'Resource Library' (highlighted in blue), 'Status', 'Stored Documents', and 'Turn Times'. Below this are more dropdown menus for 'Origination', 'Underwriting', 'Lock Desk / Secondary', 'Post Closing', and 'All Screens'. The main content area has a 'Resource Library' title and a list of 'Gateway Marketing Flyers - Loan Program Highlights'.

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

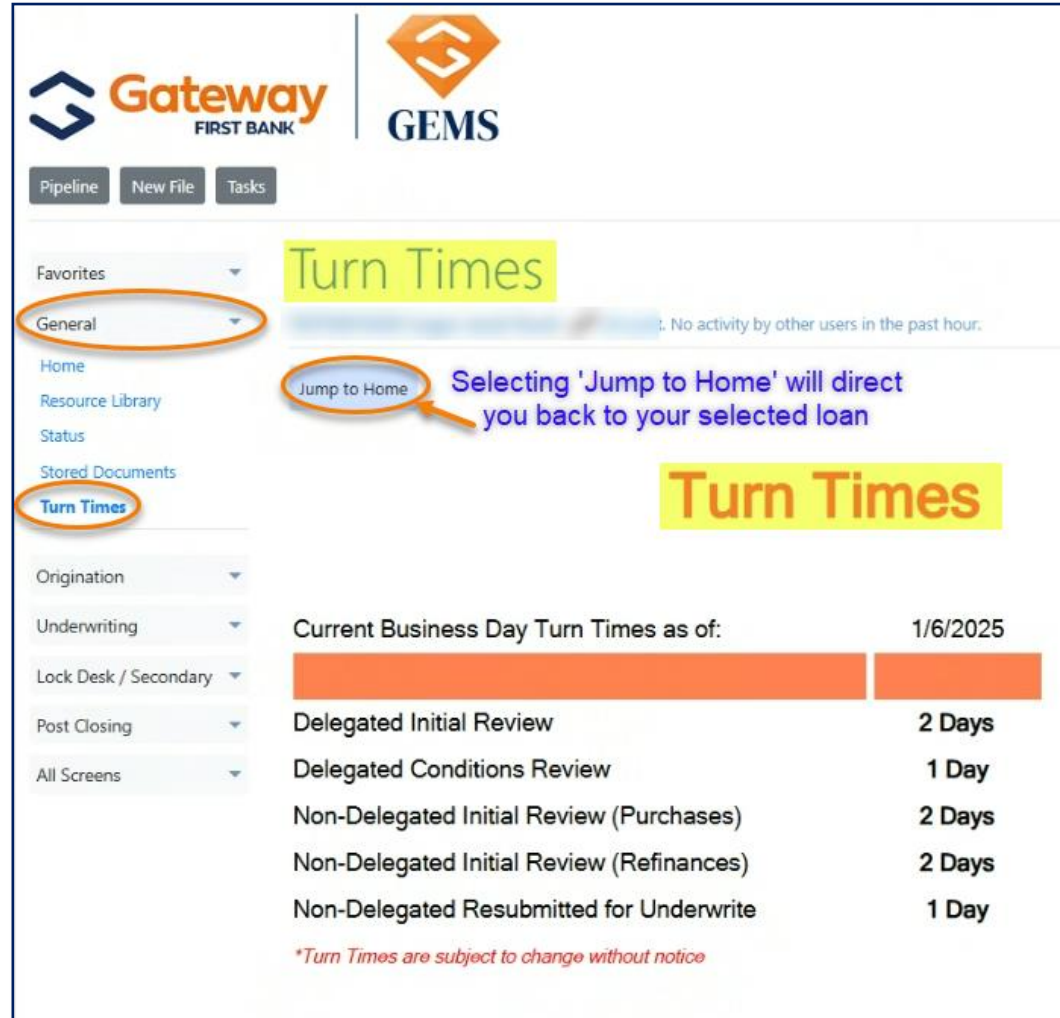


Gateway Correspondent Website

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).



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

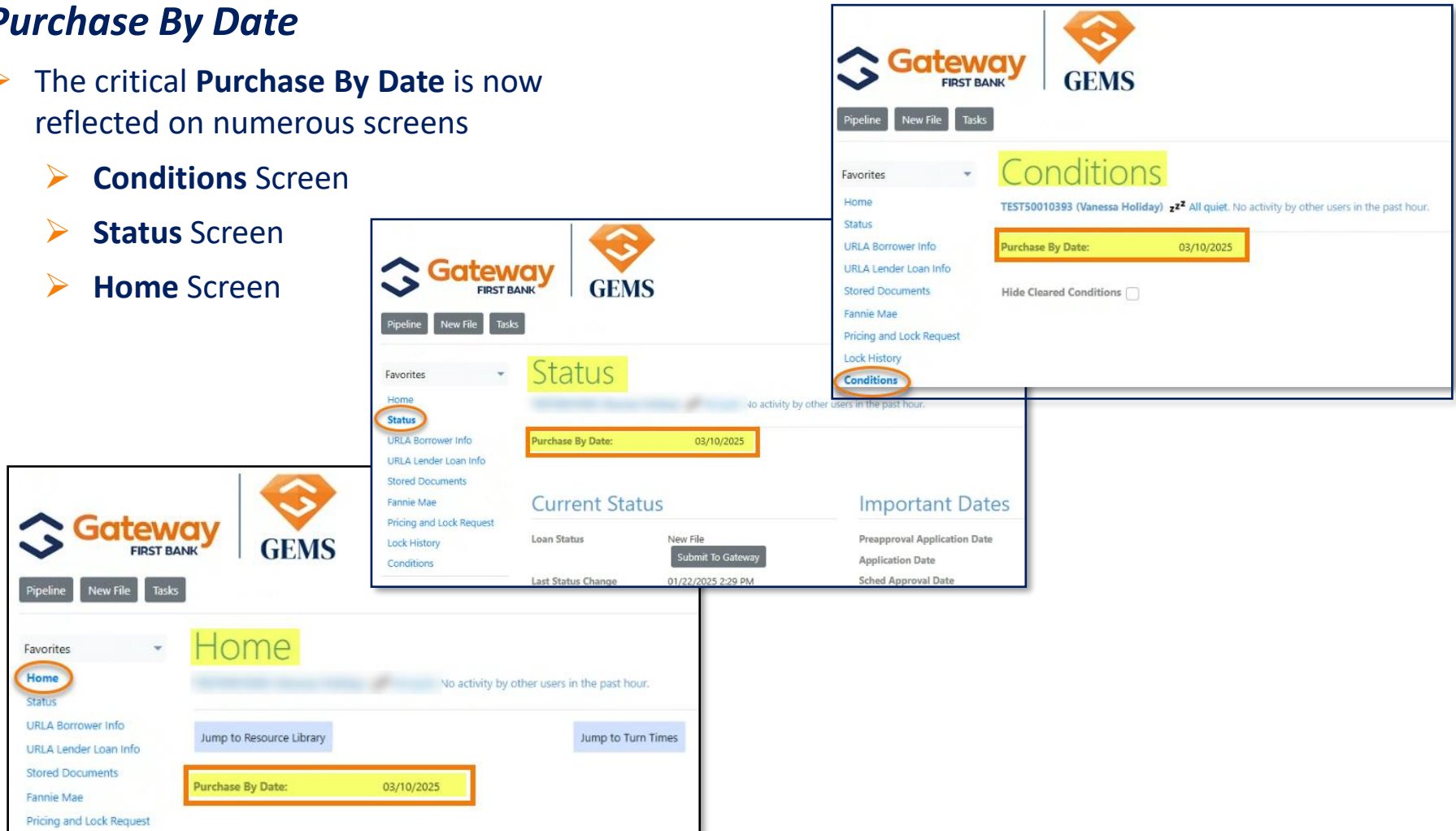
**Turn Times are subject to change without notice*

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, 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 (Pipeline, New File, Tasks) and a Favorites menu.

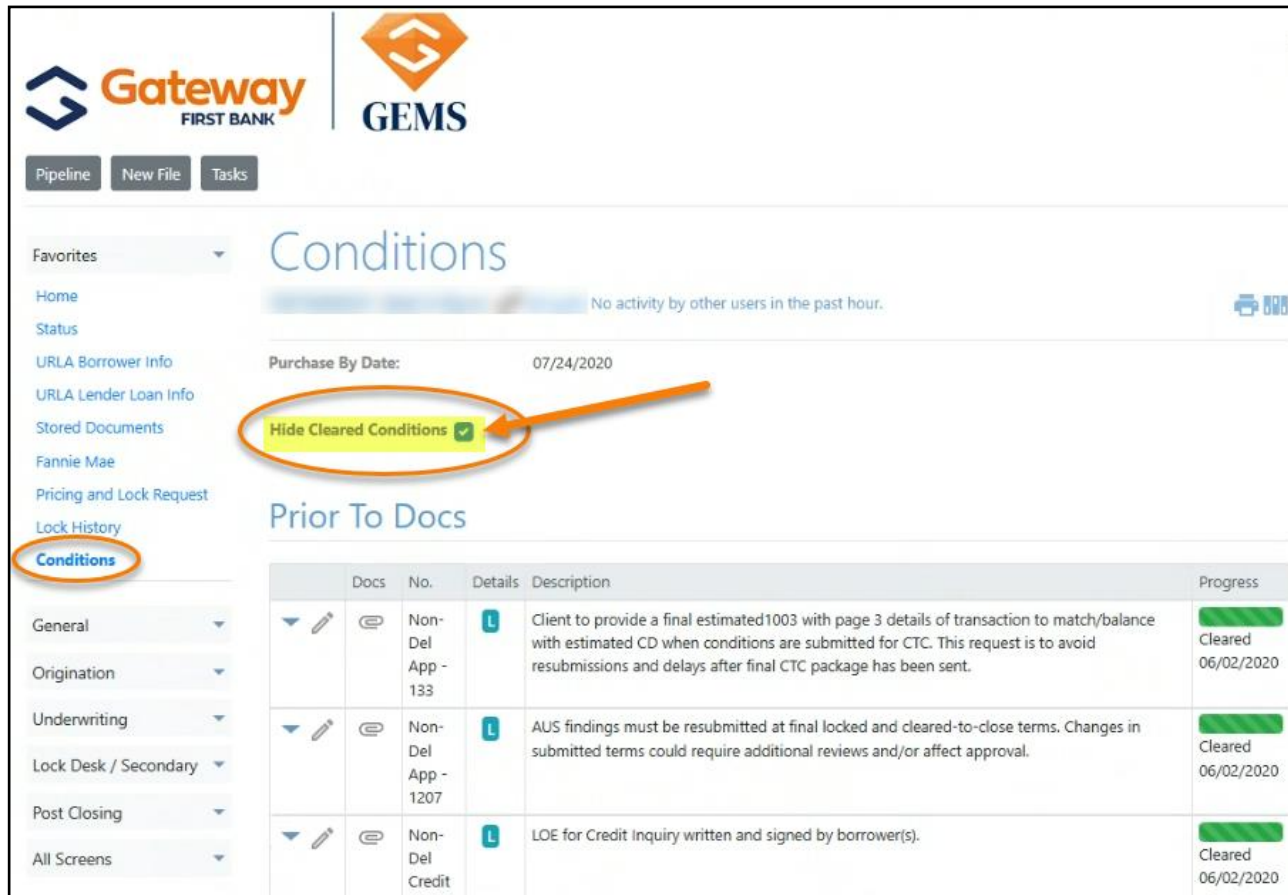
- Conditions Screen:** The 'Conditions' screen shows a 'Purchase By Date' field with the value '03/10/2025'. The 'Conditions' link in the Favorites menu is circled in red.
- Status Screen:** The 'Status' screen shows a 'Purchase By Date' field with the value '03/10/2025'. The 'Status' link in the Favorites menu is circled in red.
- Home Screen:** The 'Home' screen shows a 'Purchase By Date' field with the value '03/10/2025'. The 'Home' link in the Favorites menu 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 shows the Gateway First Bank GEMS interface. The 'Conditions' section is active, displaying a list of conditions. The 'Hide Cleared Conditions' checkbox is highlighted with an orange circle and an arrow. The 'Conditions' table lists three items, all with 'Cleared' status.

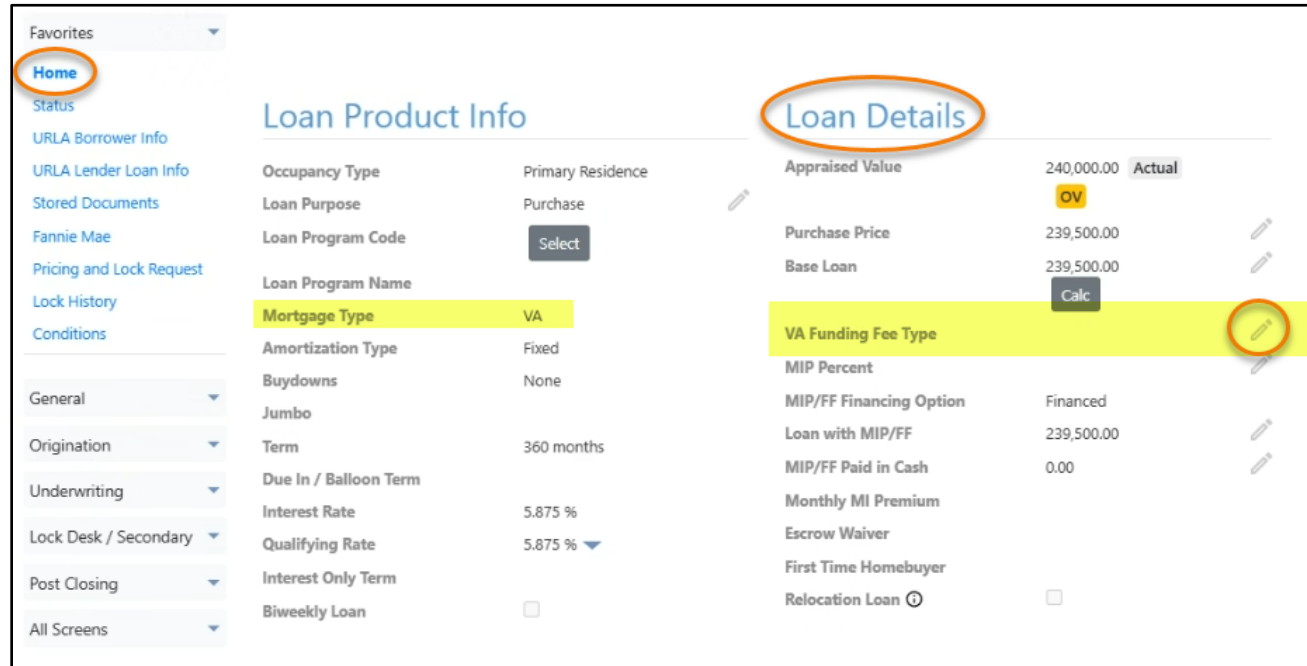
	Docs	No.	Details	Description	Progress
		Non-Del App - 133		Client to provide a final estimated 1003 with page 3 details of transaction to match/balance with estimated CD when conditions are submitted for CTC. This request is to avoid resubmissions and delays after final CTC package has been sent.	Cleared 06/02/2020
		Non-Del App - 1207		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		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 first 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	
Mortgage Type	VA
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
VA Funding Fee Type		
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	<div>Regular Military First Use</div> <div>Regular Military Subsequent Use</div> <div>Reserves Or Guard First Use</div> <div>Reserves Or Guard Subsequent Use</div> <div>Interest Rate Reduction Refi</div> <div>Manufactured Home (NOT permanently affixed)</div> <div>Loan Assumption</div> <div>Exempt</div>	
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 ⓘ	<input type="checkbox"/>	


Save Cancel

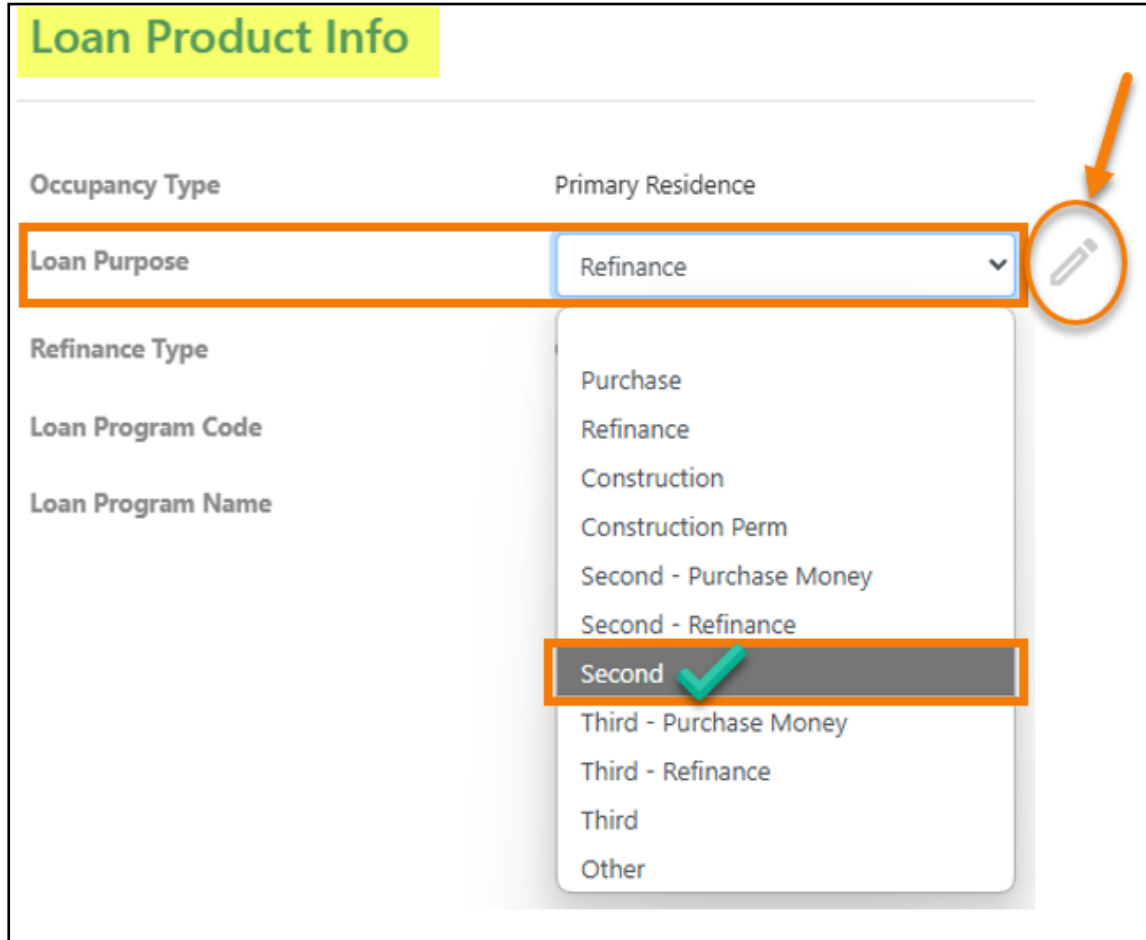


Gateway Correspondent Website

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  Merge MISMO 3.4 ULAD File
- 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 website interface for merging a MISMO 3.4 ULAD file. The left-hand navigation panel shows the 'Fannie Mae' link highlighted. The main content area features the title 'Fannie Mae | Merge MISMO 3.4 ULAD File' and a 'Merge Mode' dropdown menu. The 'Merge Mode' dropdown is open, showing two options: 'Append' and 'Overwrite'. The 'Overwrite' option is circled in orange. Below the dropdown, there is a 'Browse' button and a text field for the file path. The interface also includes a 'Pipeline' tab and a 'New File' button.

Gateway Correspondent Website

Editable or Not Editable Fields

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

GATEWAY CORRESPONDENT LENDING

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
- **COMMITMENT DESK:** (855)825.6520 or corrlock@gatewayloan.com
- **CLIENT LIAISON:** For questions regarding status of your loan, suspense, underwriting or funding
 - clientliaison@gatewayfirst.com
 - Toll Free: 1-855-825-6522
- Review our **RESOURCE LIBRARY** inside the GEMS Portal



Gateway

CORRESPONDENT LENDING