

HOME EQUITY SECOND LIENS REGISTRATION

- To request a Home Equity Second Non-QM Lock:
 - Register loan in GEMS Portal by uploading a MISMO file.
 - Continue to submit Lock Request in GEMS.
 - Complete "Home Equity Second Registration" and upload to GEMS Portal.
 - Then email Loan # with request to complete lock to CorrLock@GatewayLoan.com
- Lock Requests must be RECEIVED by CorrLock@GatewayLoan.com by 4pm CT. Rates can change at any time during the day.
- Contact CorrLock@GatewayLoan.com if lock confirmation email is not received within 2 hours

Borrower:

Gateway Loan #:

Client Contact:

Phone:

Email:

Product	
Note Rate	
Occupancy	
Credit Score	
CLTV	
Loan Amount	
Amort Term	
Amort Type (TXa6 Interest Only Ineligible)	
Doc Type	
Months Reserves	
DTI	
Loan Purpose	
Cashout Amount	
Property (see product description for SFR-Rural guidelines)	
Valuation Type (TXa6 requires full appraisal)	
State	
Credit History	
Housing History	
Citizenship	
Employment	
1st Time Homebuyer/Investor	
Lock Term/Type	

Note: DSCR must be Clear to Close status before rate locking