DELEGATED LOAN - DOCUMENT SUBMISSION CHECKLIST

Borrower

Gateway Loan Number

Client Name

Contact Name

Contact Email

Phone Number

Importing Data for Credit and Closed Files:	**Uploading Documents for Credit & Closed Files or Conditions:**
• Log into GEMS - https://byte.gatewayloan.com/ByteWebCorr • Select "Import MISMO File" to import your 3.4 MISMO data file.	• 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.
Applicable for Conventional and various loan products: • 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 ap-plicable) • Reconsideration of Value (ROV) Disclosures and applicable docments • 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	• 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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Applicable for Original Note:
- Correctly endorsed to Gateway First Bank
- Property Address matches Security Instrument, Title, AUS Findings and USPS
- Bailee Letter/Wire Instructions

Original Note Shipped to:

Gateway First Bank
Attn: Correspondent Note Custodian
244 South Gateway Place Jenks, OK 74037

Applicable for FHA loan products:
- 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)

Applicable for VA loan products:
- 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, includes exempt Veterans
- 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

Applicable for ONAP 184 loan products:
- 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
- HUD-50132 - Amortization & Fee Schedule signed by Borrower when > 78% LTV
- 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

Applicable for Texas 50(a)(6) Home Equity loan products:
- 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

Applicable for USDA loan products:
- 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