

DELEGATED LOAN - DOCUMENT SUBMISSION CHECKLIST

Borrower

Gateway Loan Number

Client Name

Contact Name

Contact Email

Phone Number

Importing Data for Credit and Closed Files:

- Log into GEMS - <https://byte.gatewayloan.com/ByteWebCorr>
- Select "Import MISMO File" to import your 3.4 MISMO data file.

Uploading Documents for Credit & Closed Files or Conditions:

- 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 Re-port 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 ver-biage 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 Dis-closure 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 suc-cessful 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-92900B Important Notice to Homebuyers 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 Cau-tion/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 bor-rower(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 | <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 bor-rower(s) as of the date of closing. One Day Disclosure: The Acknowledgment Confirming Borrower Receipt of Final Itemized Dis-closure 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 Bor-rower/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 Com-pliance with Section 50(a)(6) Article XVI of the Texas Constitution must be provided to ALL bor-rower(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 |