WELCOME TO GATEWAY

- Pricing & Locking a Loan -

August 2025

Gateway First Bank
Correspondent Lending

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Gateway FIRST BANK
CORRESPONDENT LENDING

Gateway Correspondent Website

Table of Contents

Gateway CORRESPONDENT LENDING

Accessing GEMS 3

Registering, Pricing & Locking a Loan 4-16

Commitment / Lock Confirmations 17-18

Modifying Commitments / Locks 19-22

Lock Extensions 23-28

Gateway Contacts 29

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Gateway Correspondent Website
IMPORTANT NOTE!

Gateway
CORRESPONDENT LENDING



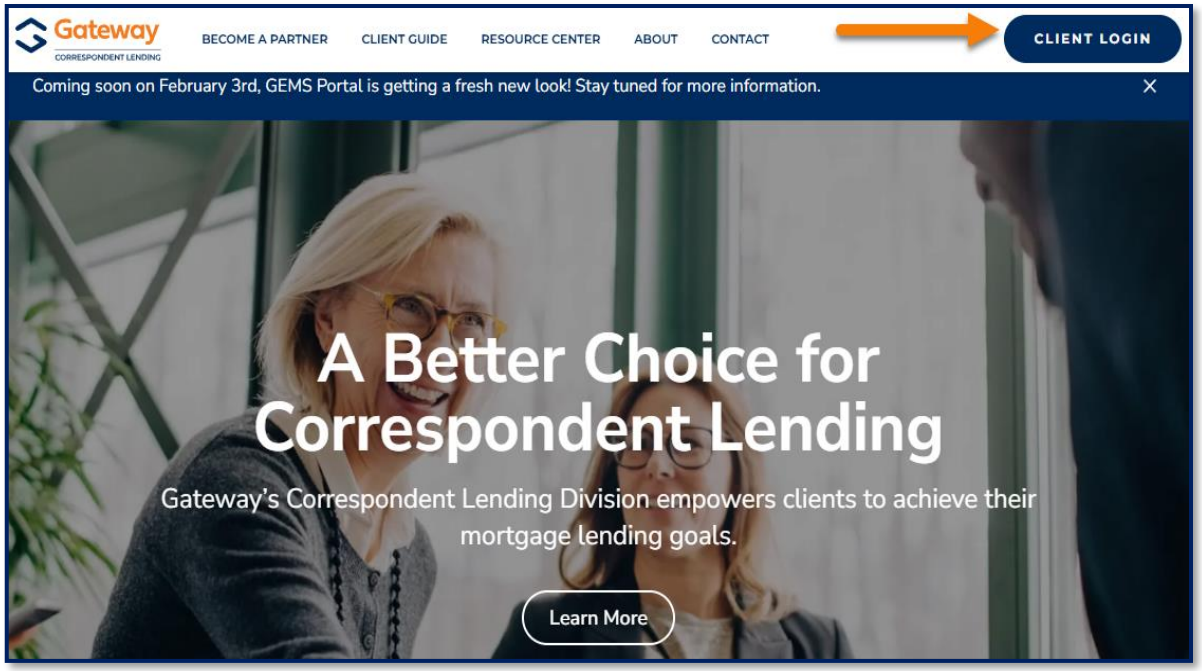
IMPORTANT NOTE FOR LOCKS PRIOR TO JULY 31st:

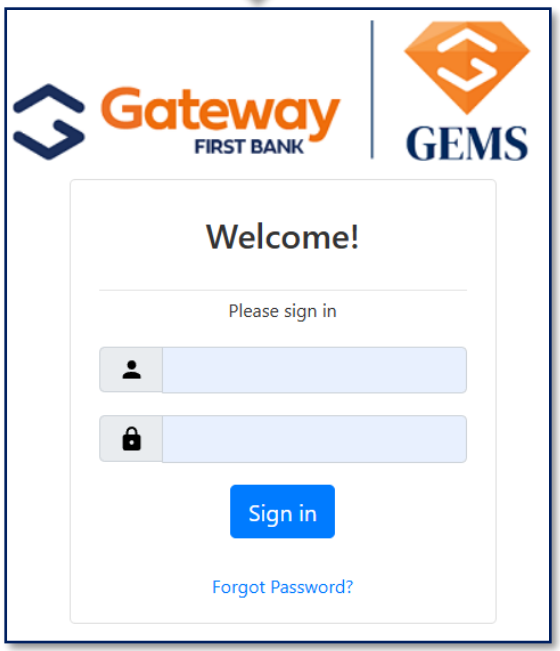
If your loan was locked in our GEMS portal prior to July 31st and needs a profile change, product update or lock extension, please email corrlock@gatewayloan.com.

In the body of the email provide the Gateway loan number, Borrower's name, and the updates you are requesting. The Gateway Commitment Desk will make the requested changes and confirm the lock has been updated. You may then pull your updated Lock Confirmation.

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Gateway Correspondent Website
Accessing GEMS



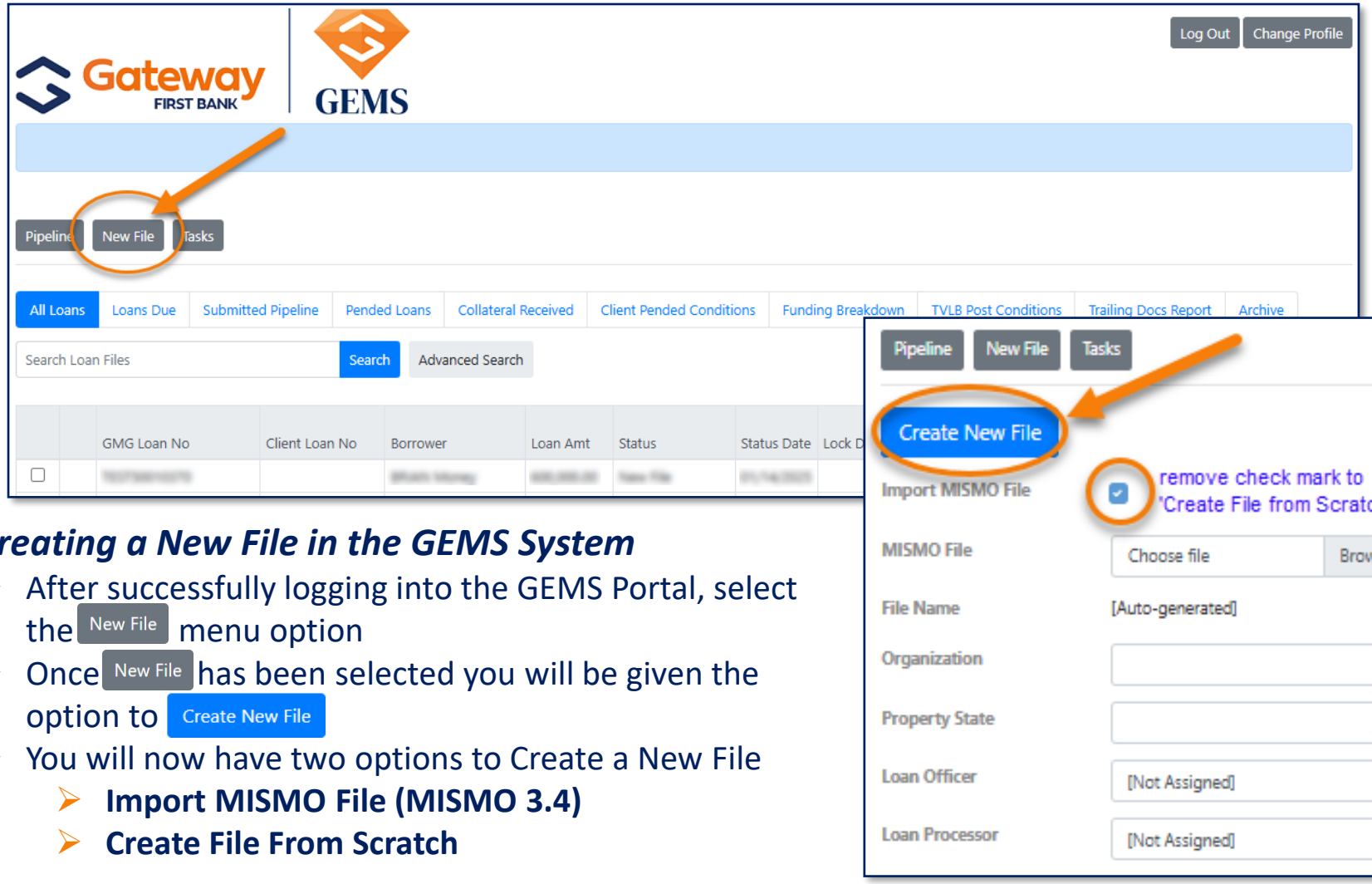


- Access our website at www.gatewaycorrespondent.com
- Select CLIENT LOGIN from Gateway's website to Login to GEMS
 - ✓ Enter your Username then Password and click Sign in
 - Price, Register, Lock and Submit your loans online
 - Upload and Deliver imaged files & documents for purchase
- Please contact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

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Gateway Correspondent Website
Creating a New File in GEMS

Gateway CORRESPONDENT LENDING



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**

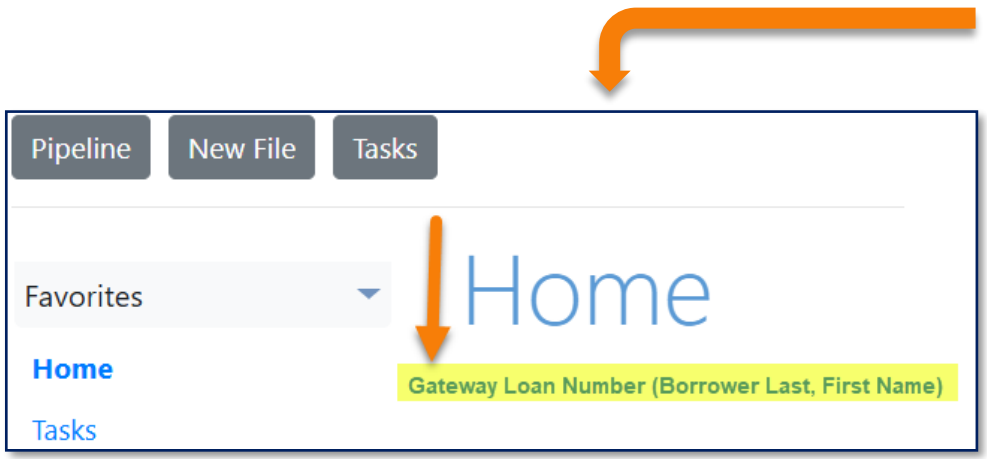
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Gateway Correspondent Website
Importing MISMO 3.4 in GEMS

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

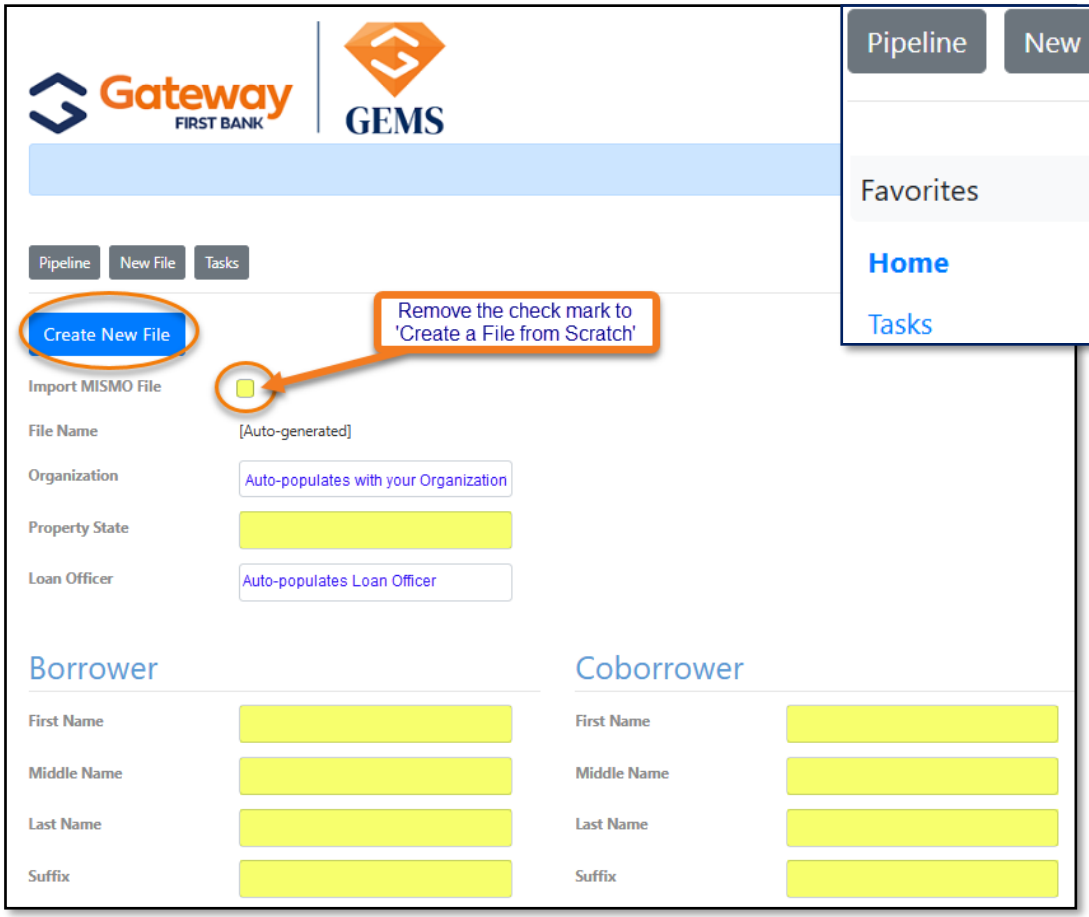


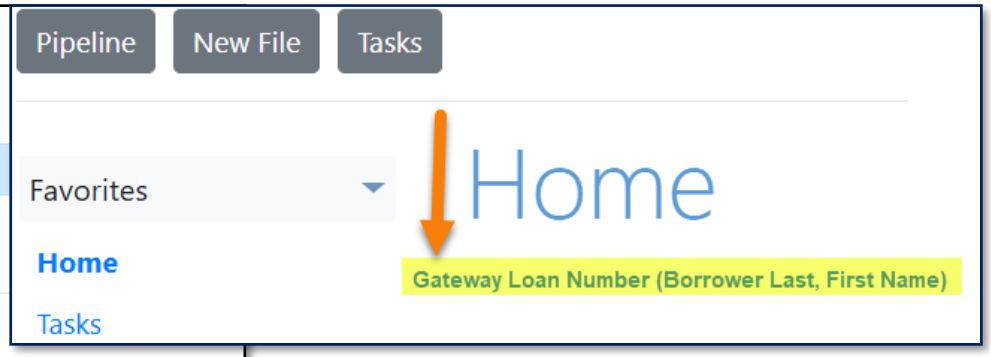


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Gateway Correspondent Website
Creating a File from Scratch in GEMS

Gateway CORRESPONDENT LENDING





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

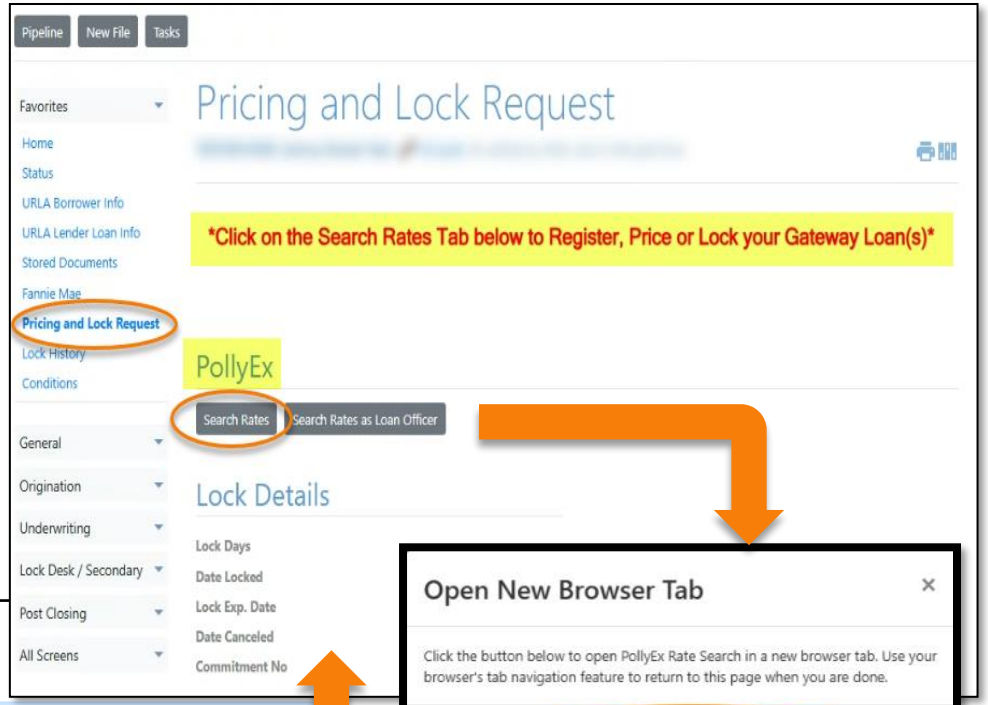
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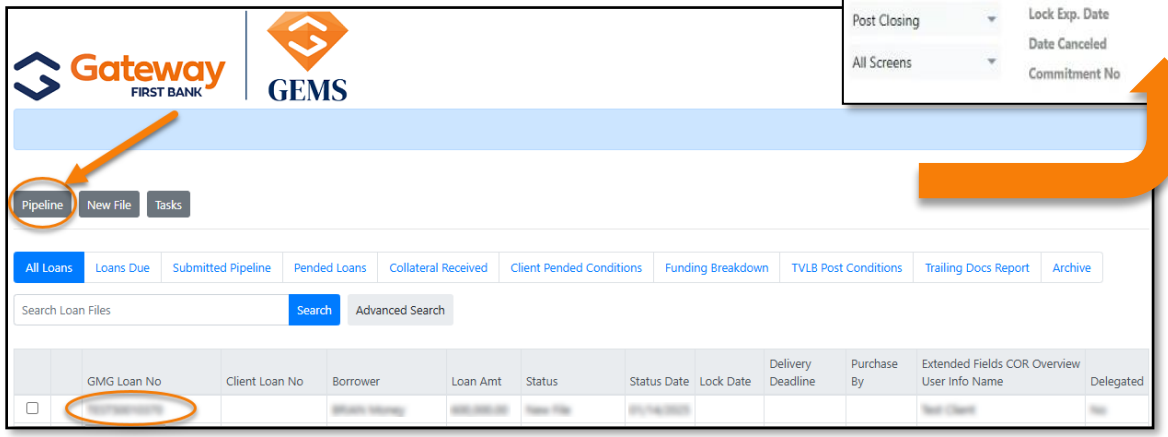
Gateway Correspondent Website
Pricing a Registered Loan

Gateway CORRESPONDENT LENDING

Pricing a Registered Loan

- 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 **Pricing and Lock Request** on the left-hand navigation panel
- Finally, choose the **Search Rates** option under the PollyEx section
- You will receive a pop-up to **Open New Browser Tab**. Select **Open PollyEx Rate Search in New Tab**.





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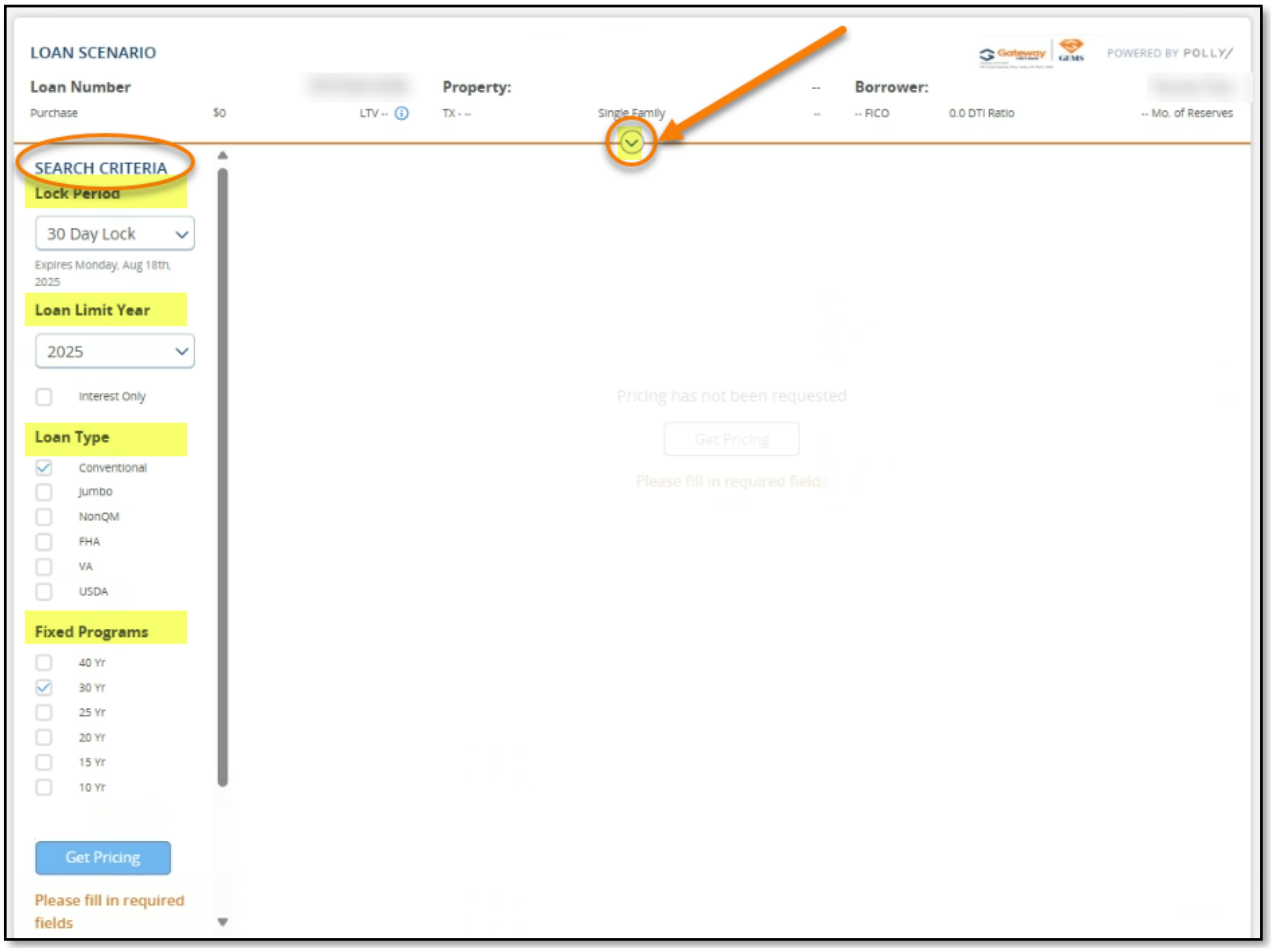
Gateway Correspondent Website
Pricing & Locking

Gateway CORRESPONDENT LENDING

Pricing & Locking Your Loan

- Complete the **Search Criteria** on the left navigation panel
 - Lock Period, Loan Limit Year, Loan Type, Fixed Programs, etc
- Click on the arrow down button to expand the **Loan Scenario** screen

****Please Note**: Specialty Loan Programs have specific lock periods.



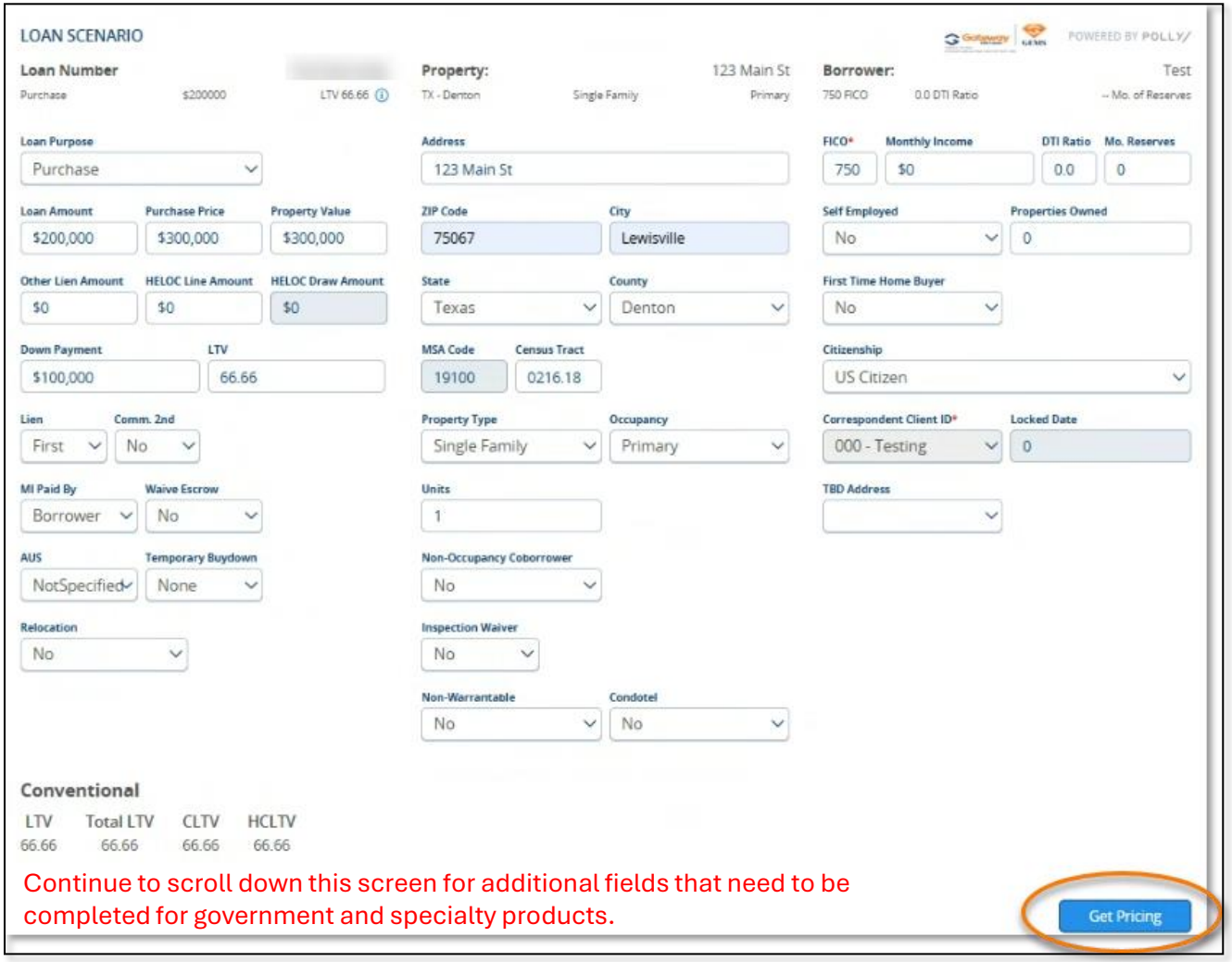
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Gateway Correspondent Website
Pricing & Locking

Pricing & Locking Your Loan

- Complete all data fields to ensure accurate pricing
- Finally, click the **Get Pricing** button

****Please Note:** Critical fields (such as AUS, income, MI paid by, streamline, etc) may need to be completed to display additional product options.



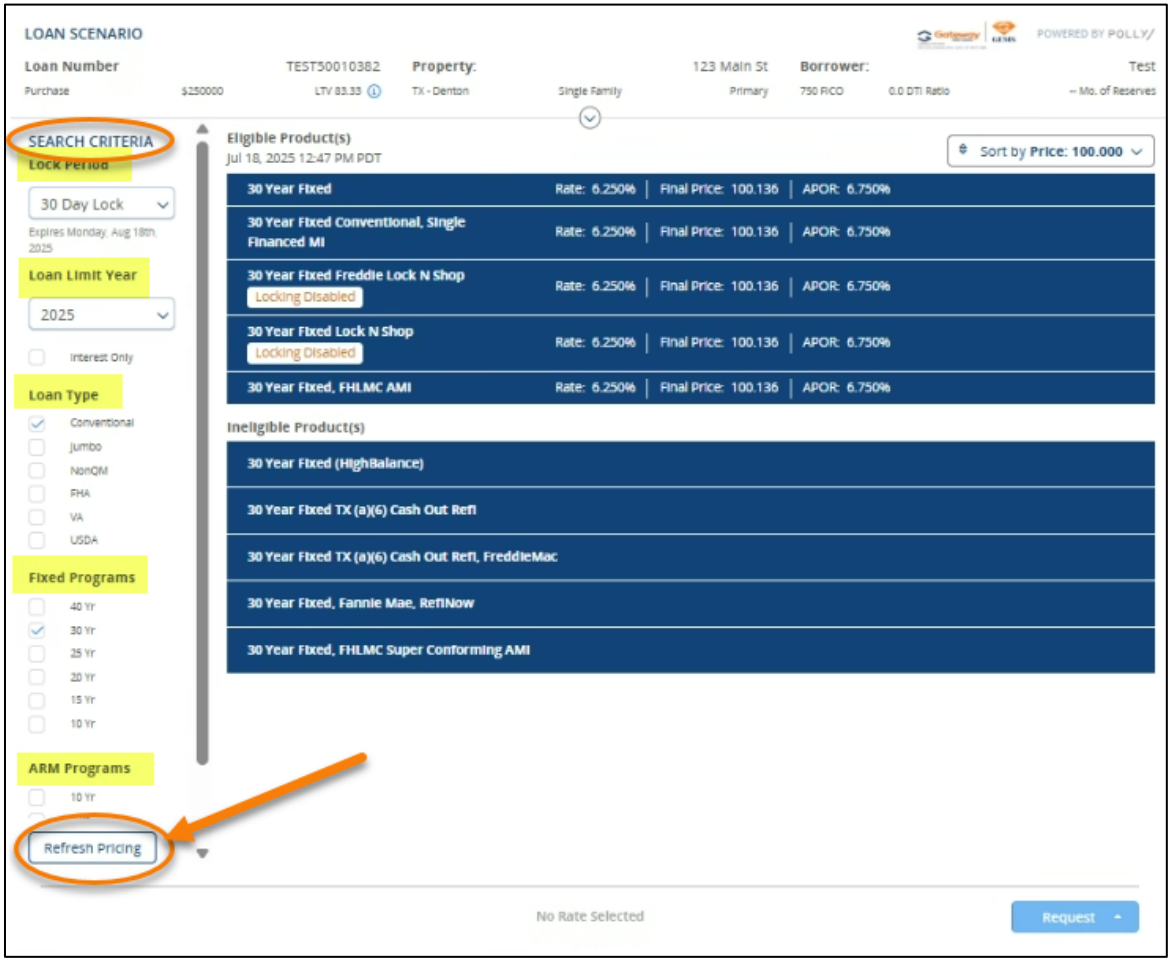
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Gateway Correspondent Website
Pricing & Locking

Gateway CORRESPONDENT LENDING

Pricing & Locking Your Loan

- To make any changes to your lock scenario, make applicable edits in the **Search Criteria** on the left navigation panel
- Next, click on **Refresh Pricing**



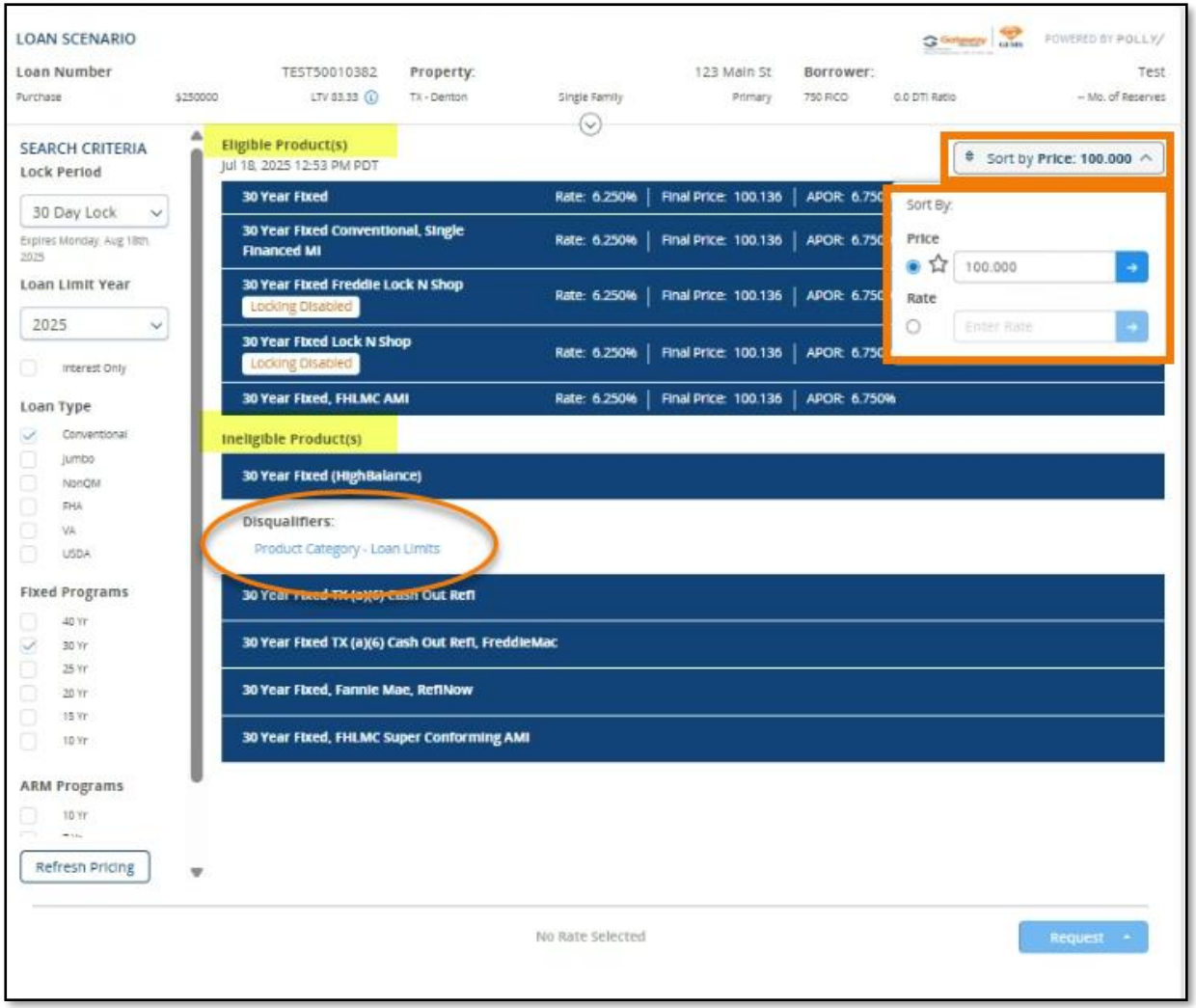
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Gateway Correspondent Website
Pricing & Locking

Gateway CORRESPONDENT LENDING

Sorting Feature

- Utilize the **Sort By** feature box at the top right to sort by desired **Price** or Interest **Rate**
- Select your desired eligible product
- Select a program to see the ineligible product disqualifiers



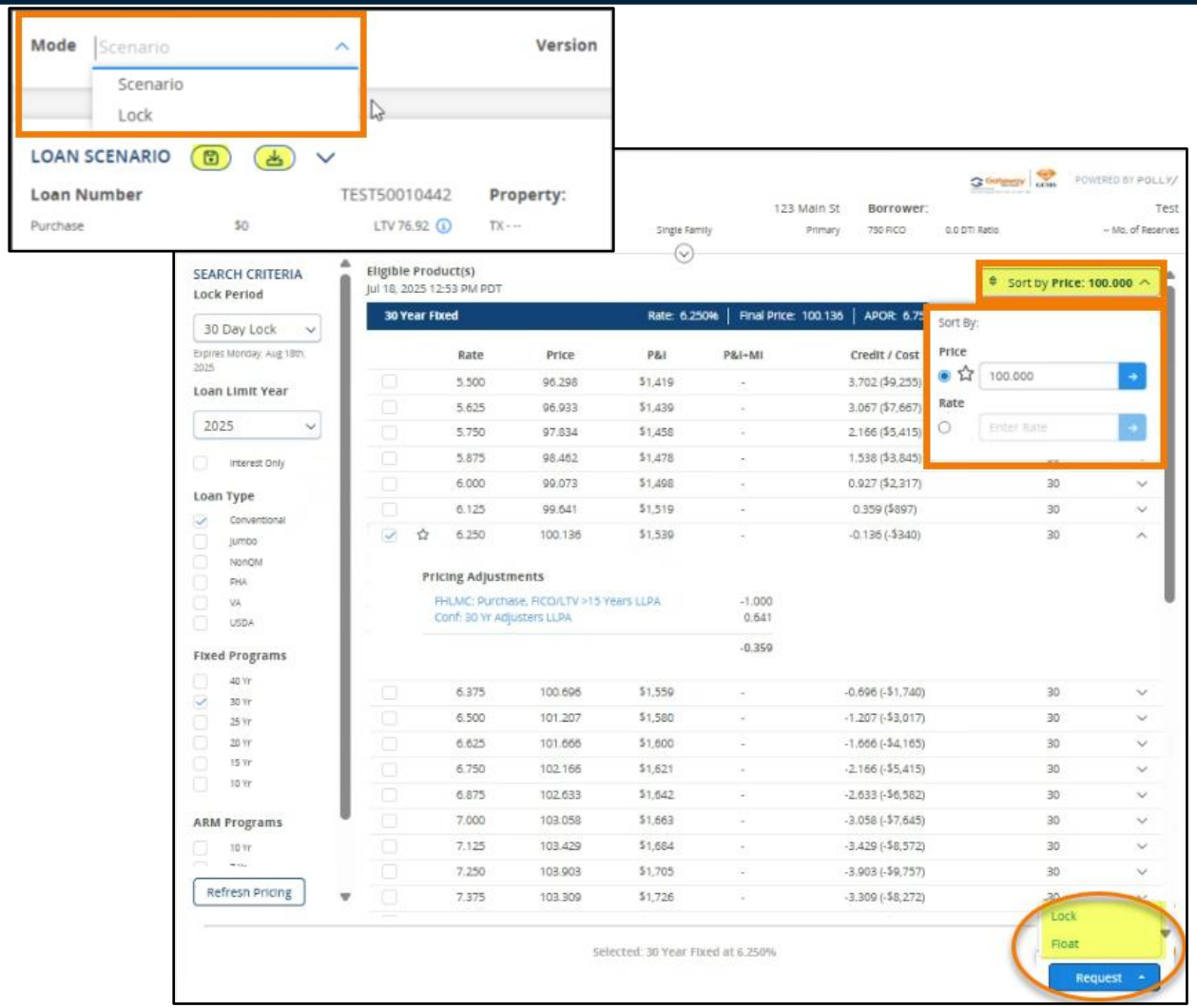
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Gateway Correspondent Website
Pricing & Locking

Gateway CORRESPONDENT LENDING

Sorting Feature

- Once you have selected your product (by check mark), you can expand to see applicable pricing adjustments
- Next, select **Request** and choose either **Lock** or **Float**
- If you wish to save your scenario for later, you must choose Scenario over Lock under **Mode** in the upper left corner of the screen.



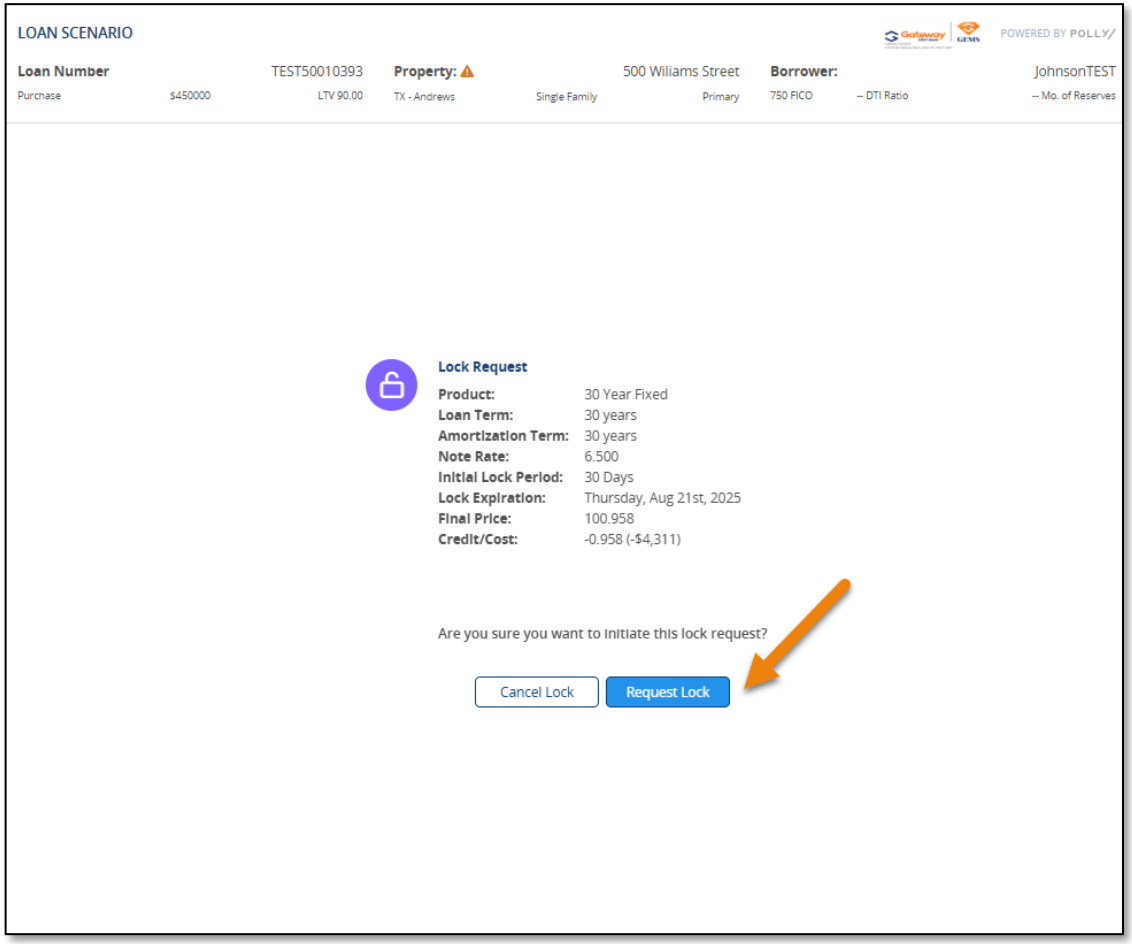
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Gateway Correspondent Website
Pricing & Locking

Gateway CORRESPONDENT LENDING

Review and confirm your lock request details

- Click either Cancel Lock or **Request Lock**



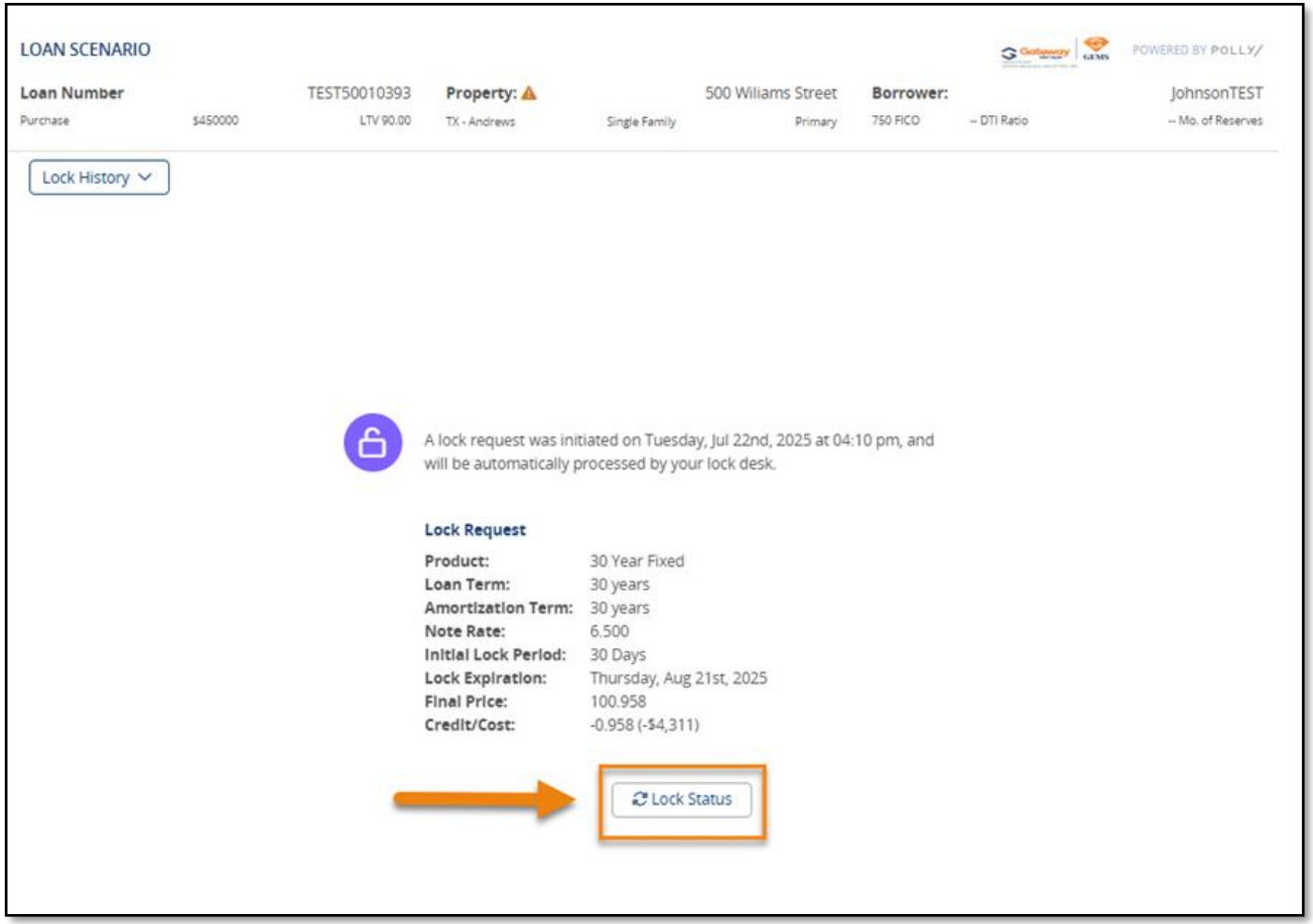
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Gateway Correspondent Website
Pricing & Locking

Gateway CORRESPONDENT LENDING

Review and confirm your lock request details

- Your lock request has been initiated and will be automatically processed
- Click on **Lock Status** to download and view your Lock Confirmation



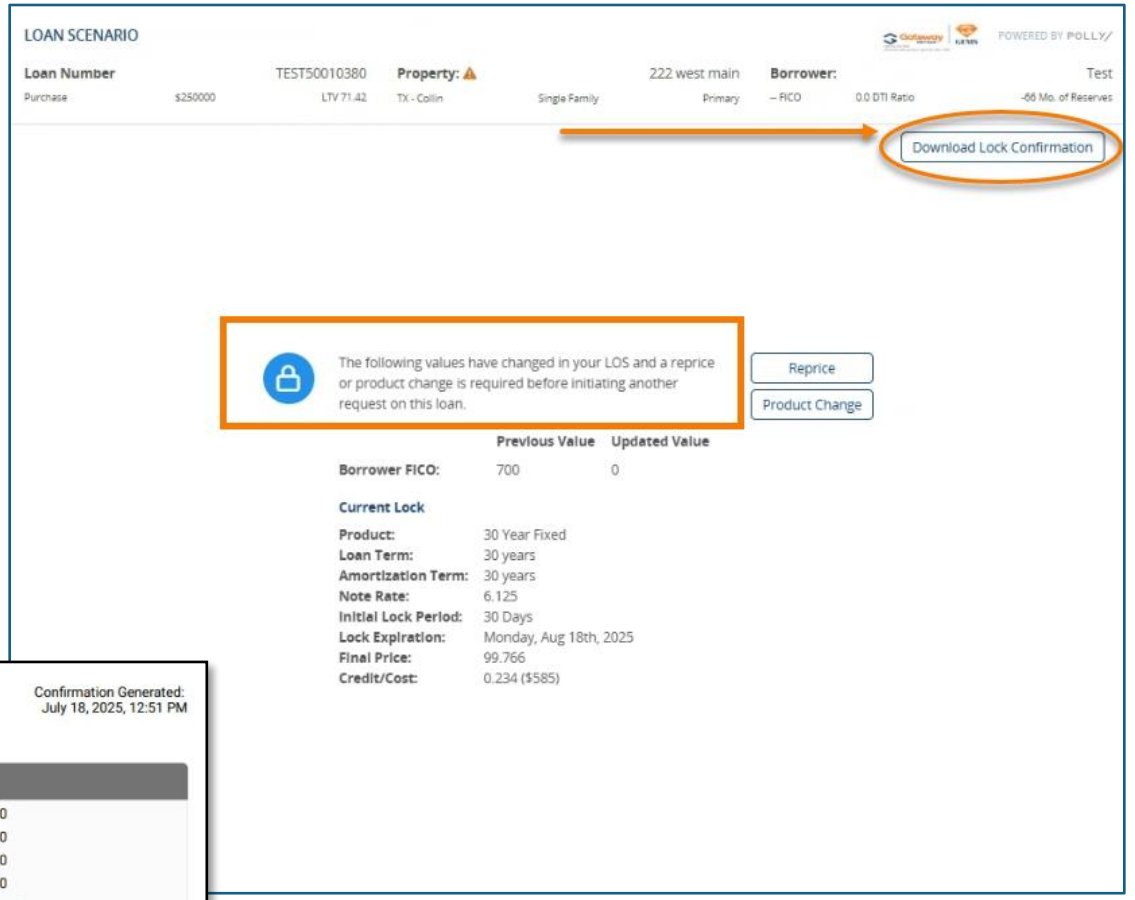
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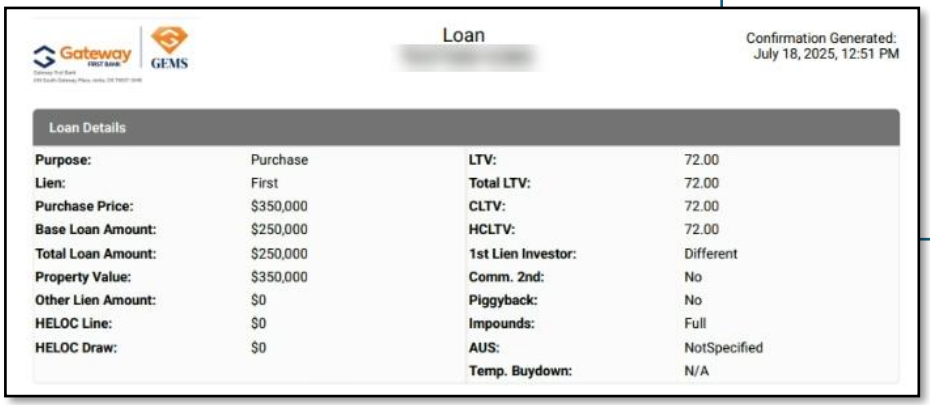
Gateway Correspondent Website
Pricing & Locking

Gateway CORRESPONDENT LENDING

Lock Confirmation

- Your loan is now locked and to view your Lock Confirmation, click on **Download Lock Confirmation**
- Review the Lock Confirmation for accuracy and acceptance (you can also view your lock confirmation in the GEMS Portal)
- ***Exit out of the browser window when your lock has been completed***





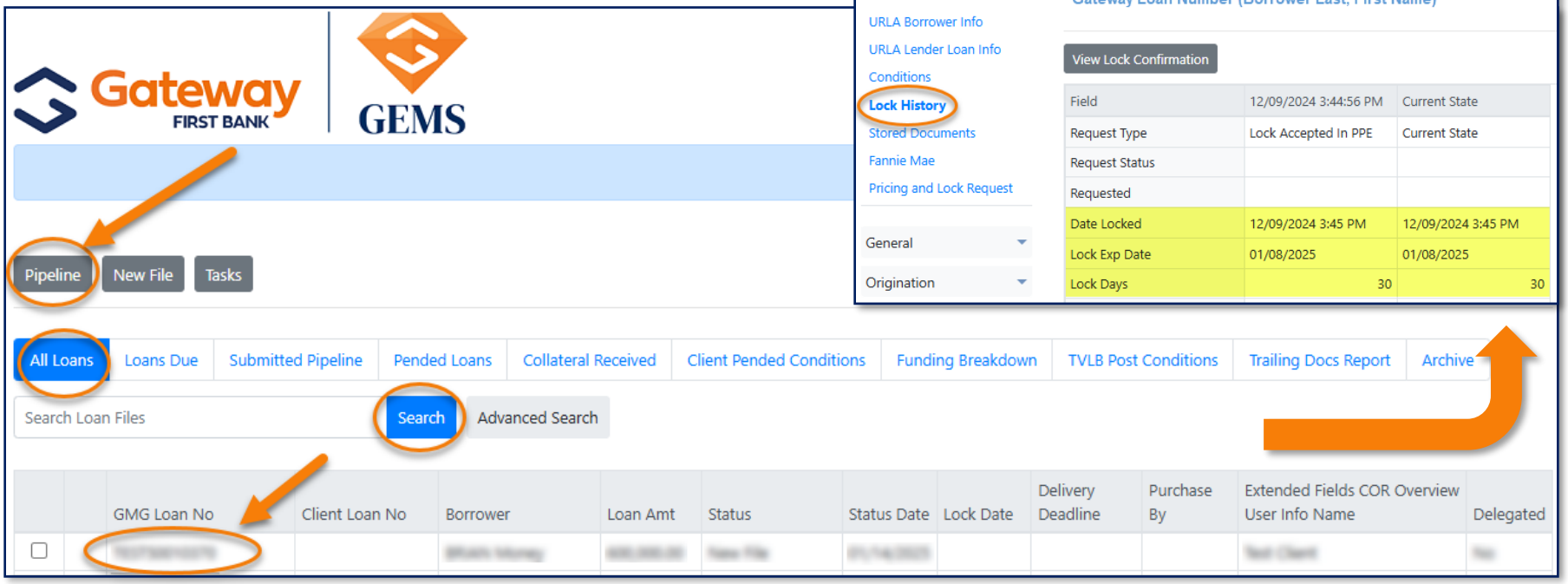
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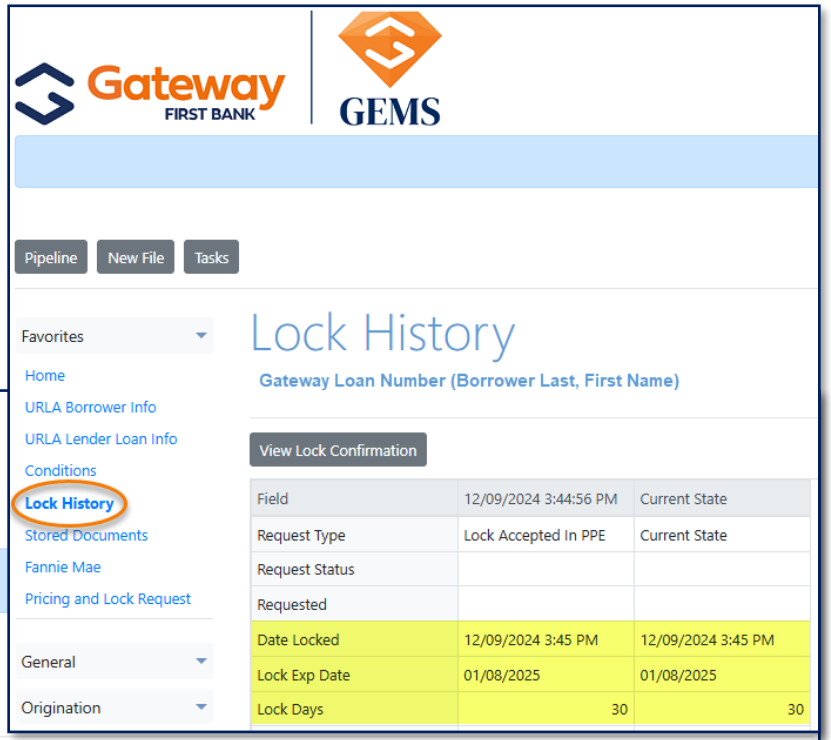
Gateway Correspondent Website
Commitment Confirmations

Gateway CORRESPONDENT LENDING

Commitment Confirmations

- From the **Pipeline** view, select the **All Loans** tab, and then click **Search**
- Select your locked loan from your pipeline view
- Once your loan is selected, you will be able to access the **Lock History** option from the left navigation menu.





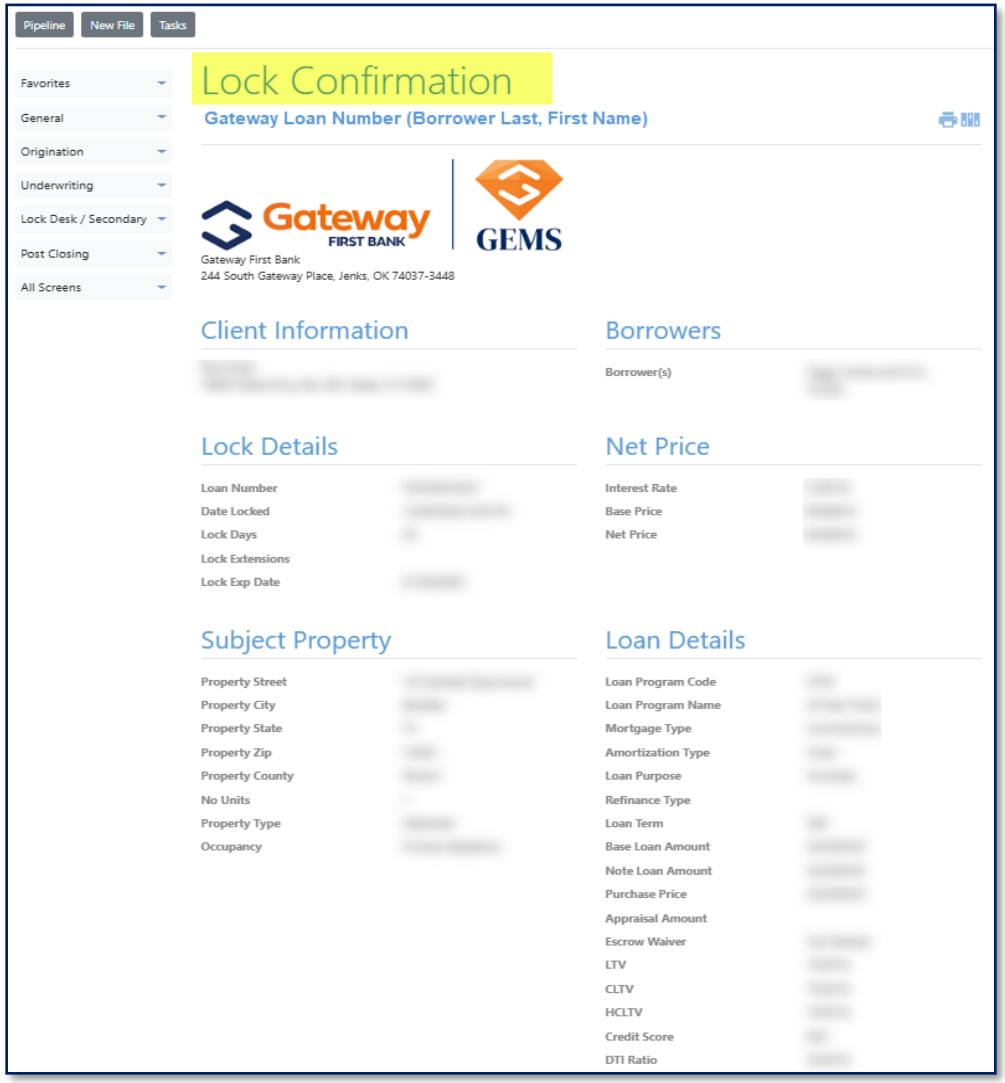
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Gateway Correspondent Website
View Lock Confirmation

Gateway CORRESPONDENT LENDING

View Commitment Confirmation

- Review **Lock Confirmation** for accuracy
- Confirm all sections are correct:
 - ✓ **Gateway Loan Number**
 - ✓ **Client Information**
 - ✓ **Borrowers Name(s)**
 - ✓ **Lock Details**
 - ✓ **Net Price**
 - ✓ **Subject Property**
 - ✓ **Loan Details**
- Right click anywhere on the page and select **Print** to print **Lock Confirmation**



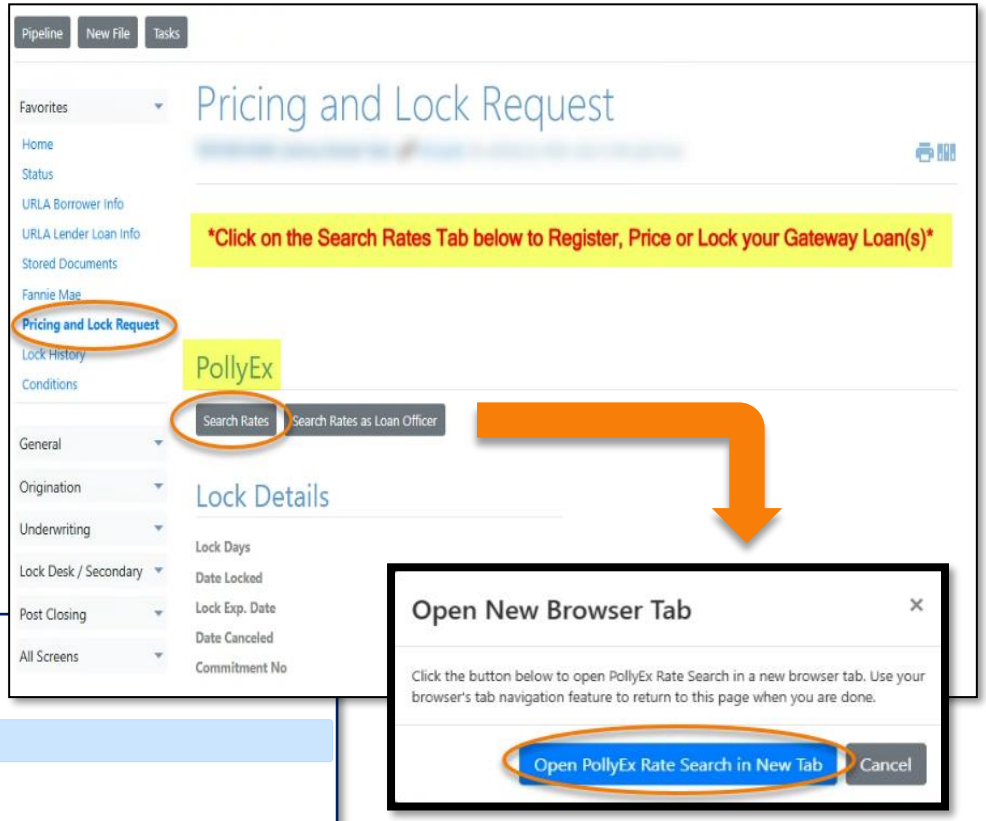
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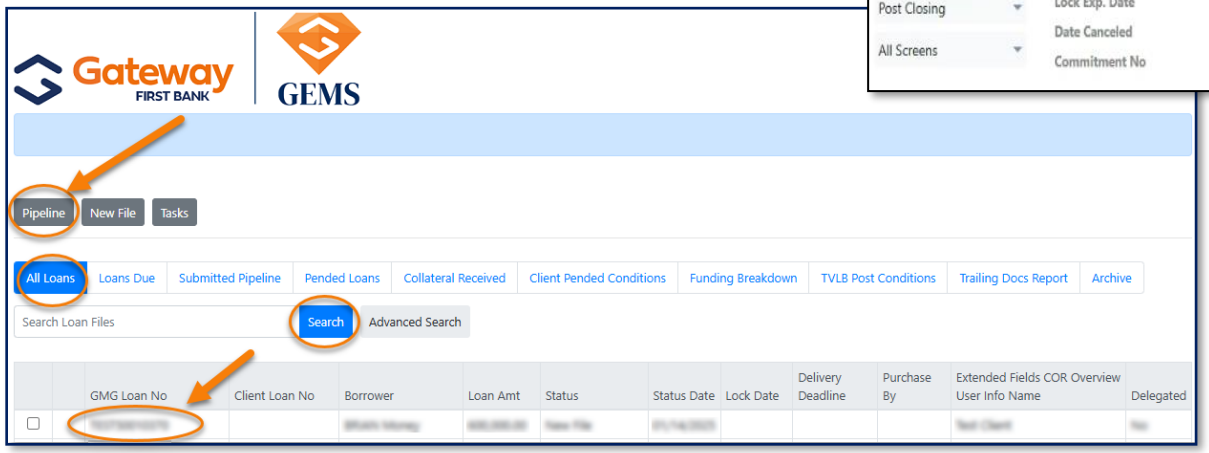
Gateway Correspondent Website
Modifying a Locked Loan in GEMS

Gateway CORRESPONDENT LENDING

Select Loan to Modify

- From the **Pipeline** view, select the **All Loans** tab, and then click **Search**
- Select your locked loan from your pipeline view you are wanting to modify
- Next, choose the **Pricing and Lock Request** option on the left navigation panel
- Then, select **Search Rates** under PollyEx
- You will receive a pop-up to **Open New Browser Tab**. Select **Open PollyEx Rate Search in New Tab**.





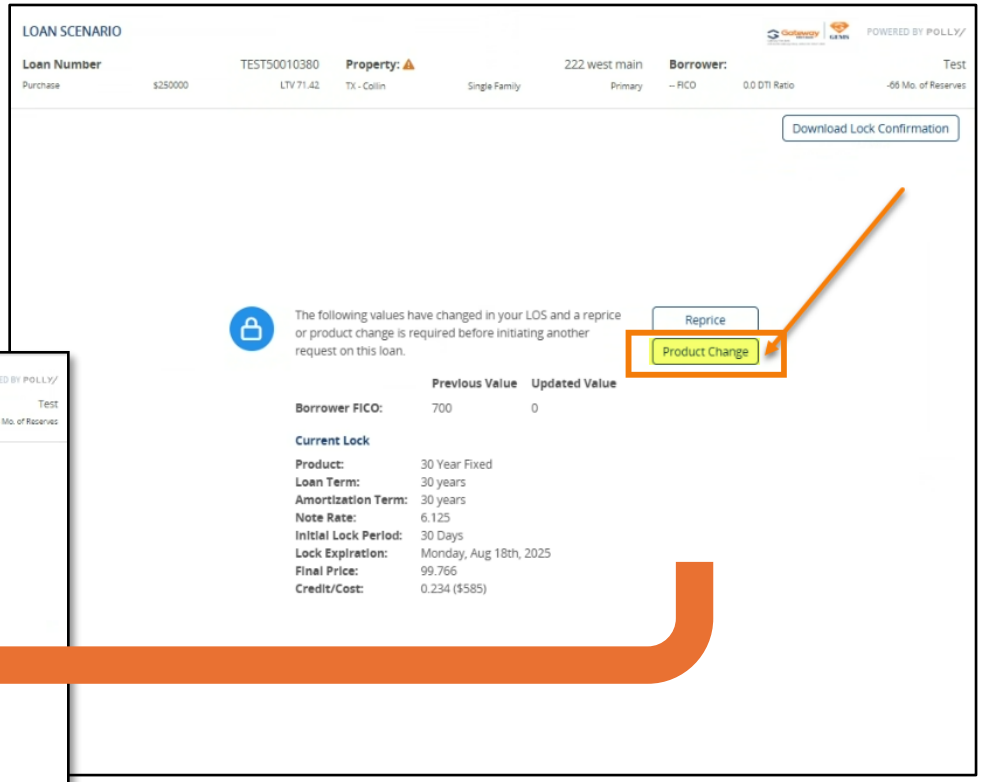
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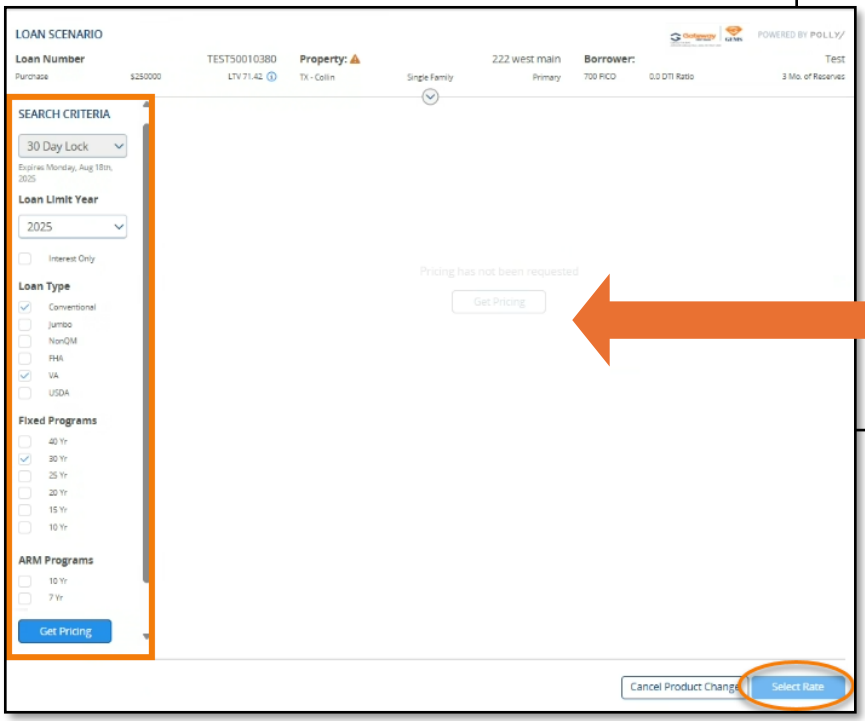
Gateway Correspondent Website
Product Change Request

Gateway CORRESPONDENT LENDING

To Request a Product Change:

- From the Loan Scenario screen, select **Product Change**
- Update applicable search criteria on left navigation panel
- If you make a change, select **Get Pricing**





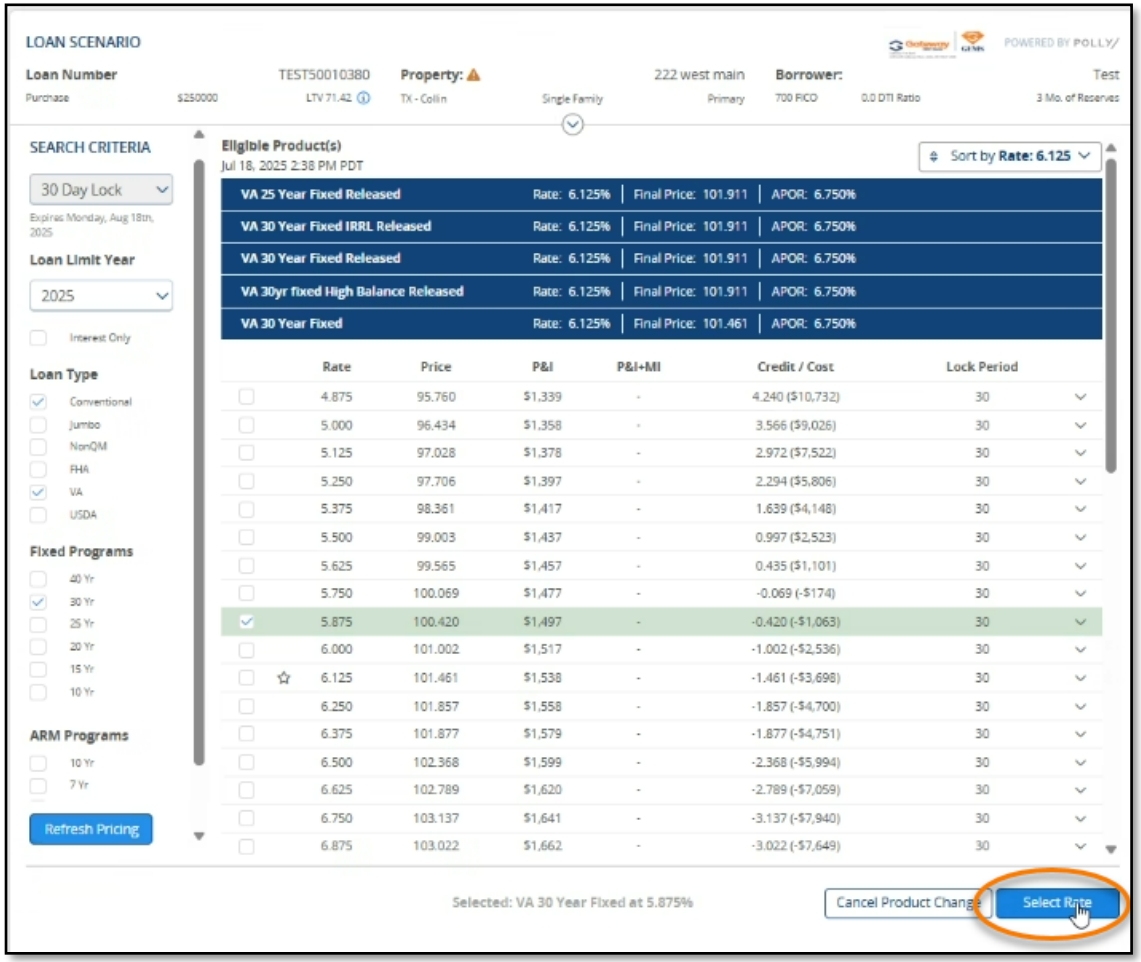
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Gateway Correspondent Website
Product Change Request

Gateway CORRESPONDENT LENDING

To Request a Product Change

- From the Eligible Products, choose the updated product
- Select the desired rate
- Next, click on **Select Rate**



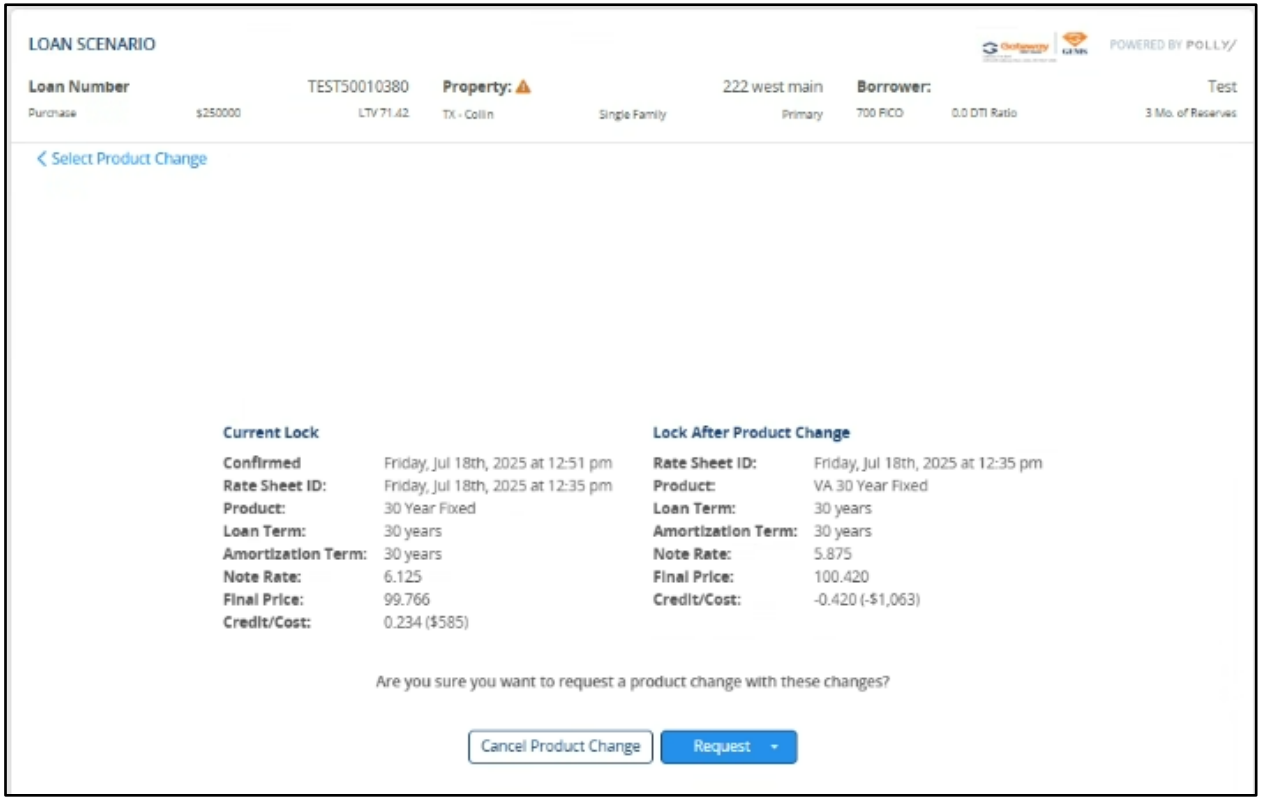
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Gateway Correspondent Website
Product Change Request

Gateway CORRESPONDENT LENDING

Request a Product Change

- To initiate the request, review updated changes and select **Request** to complete product change
- ***Exit out of the browser window when your product change has been completed***



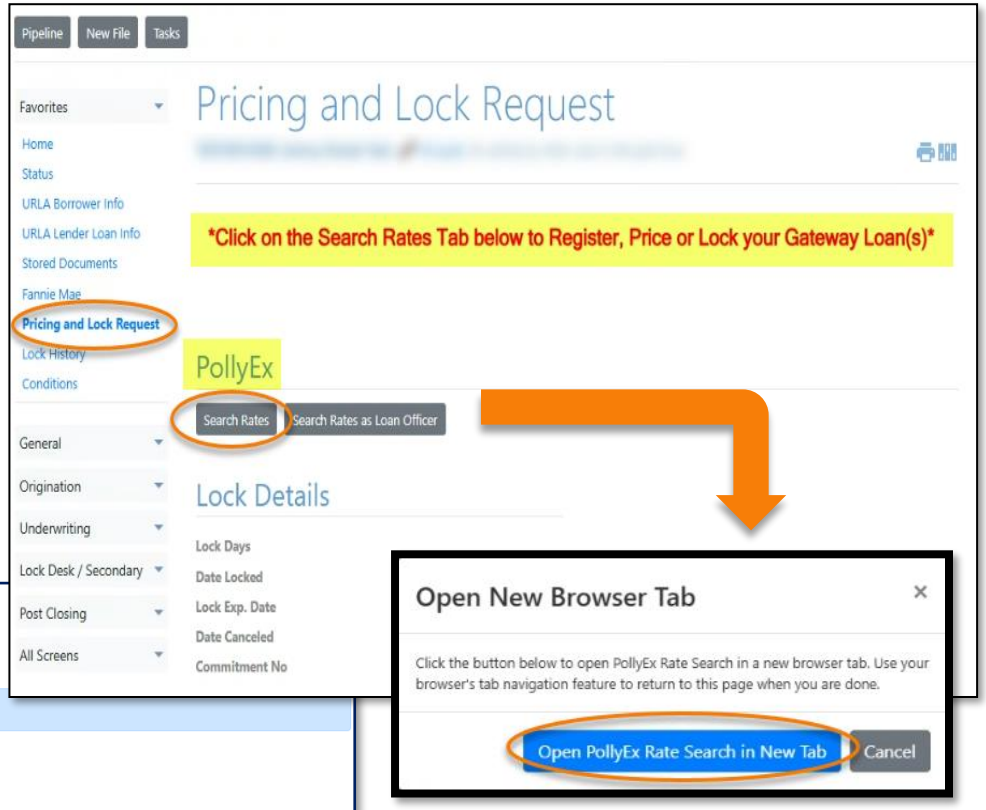
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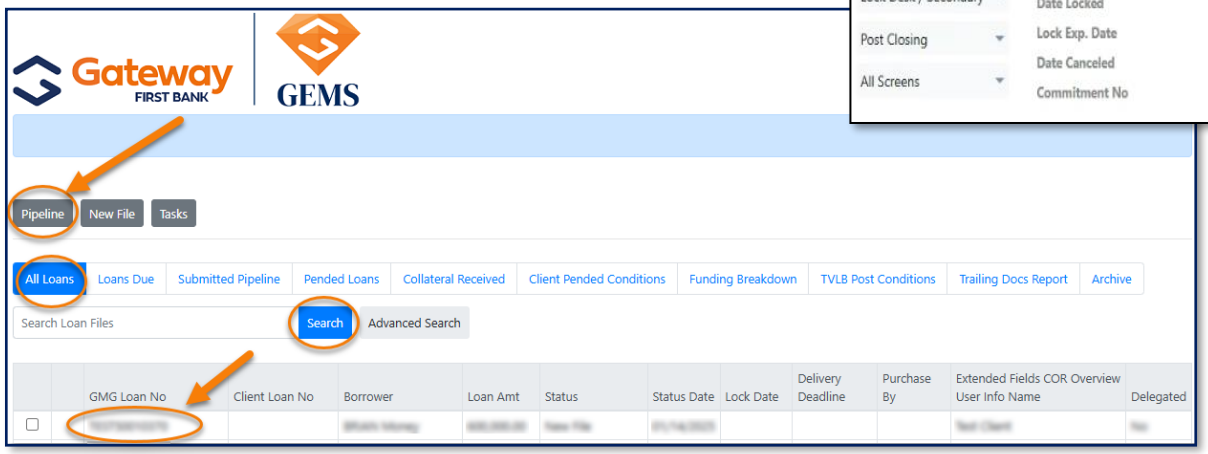
Gateway Correspondent Website
Lock Extensions

Gateway CORRESPONDENT LENDING

Lock Extensions

- From the **Pipeline** view, select the **All Loans** tab, and then click **Search**
- Select your locked loan from your pipeline view you are wanting to extend
- Once your loan is selected, a new screen will open allowing you to access menu options on the left side of the screen
- Then, select **Pricing and Lock Request**
- Select **Search Rates** under PollyEx
- You will receive a pop-up to **Open New Browser Tab**. Select **Open PollyEx Rate Search in New Tab**.





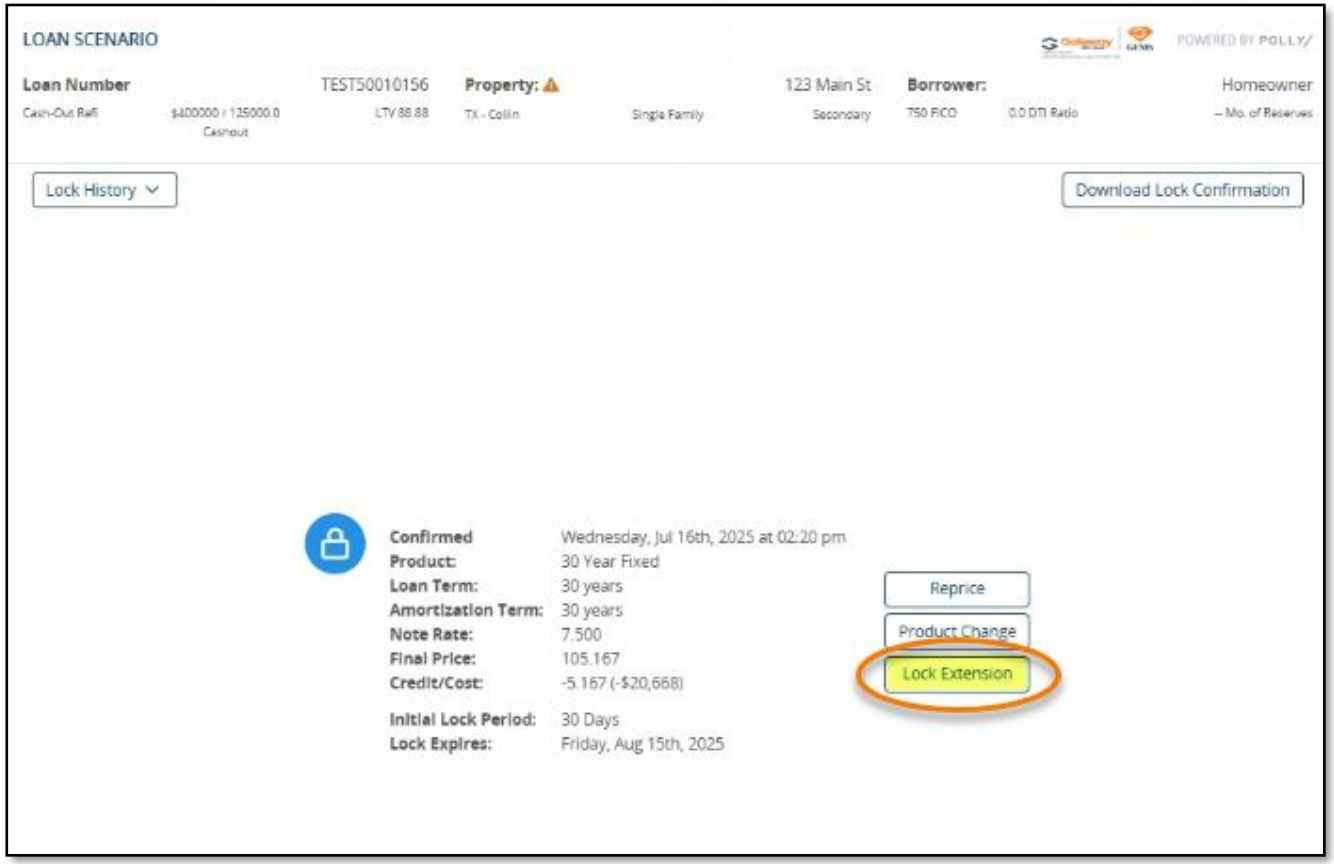
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Gateway Correspondent Website
Lock Extensions

Gateway CORRESPONDENT LENDING

Lock Extensions

- Click on **Lock Extension** to extend your lock



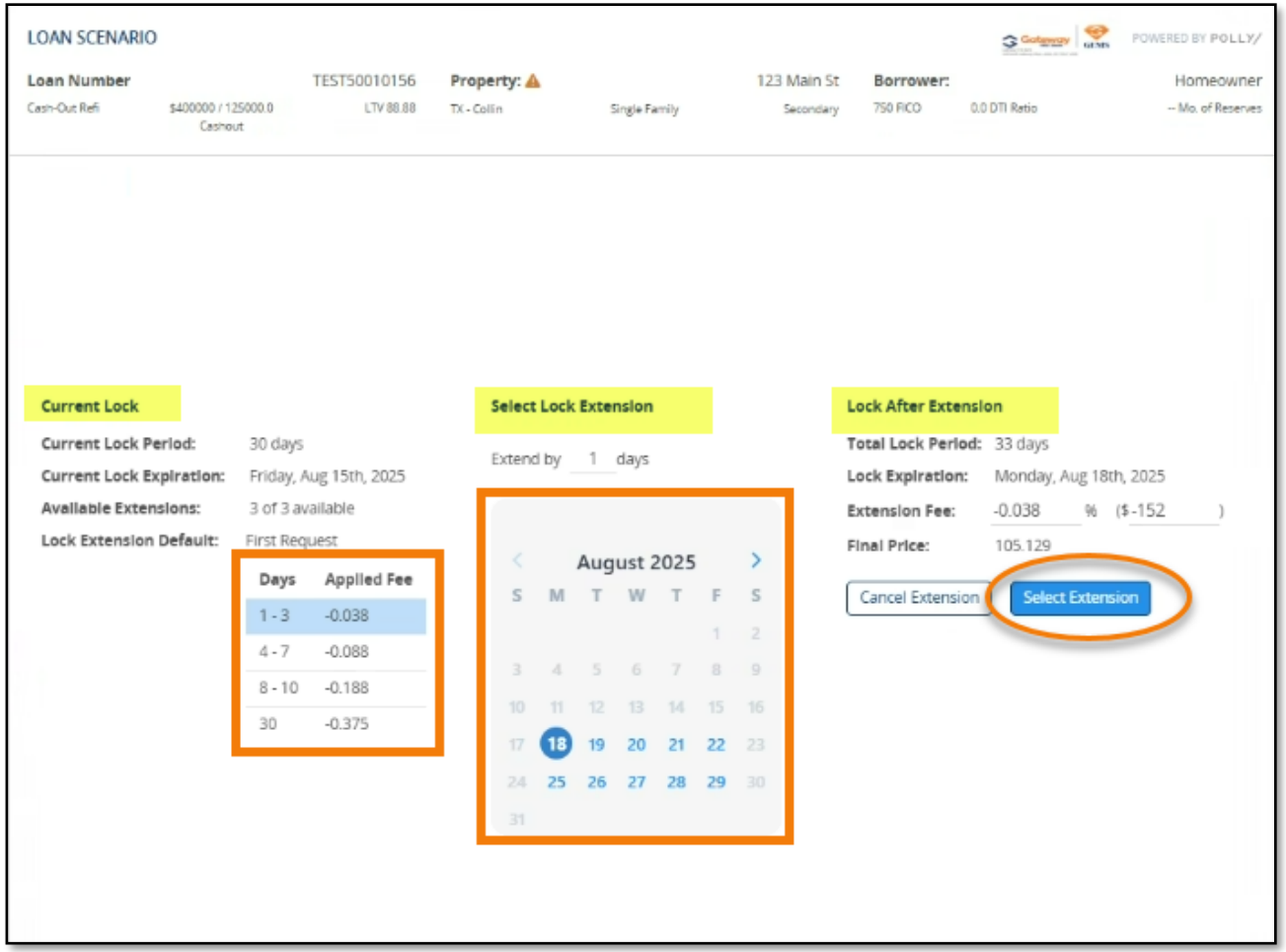
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Gateway Correspondent Website
Lock Extensions

Gateway CORRESPONDENT LENDING

Lock Extensions

- Select desired **Lock Extension** days
- Review new expiration date and Final Price
- Next, click on **Select Extension**

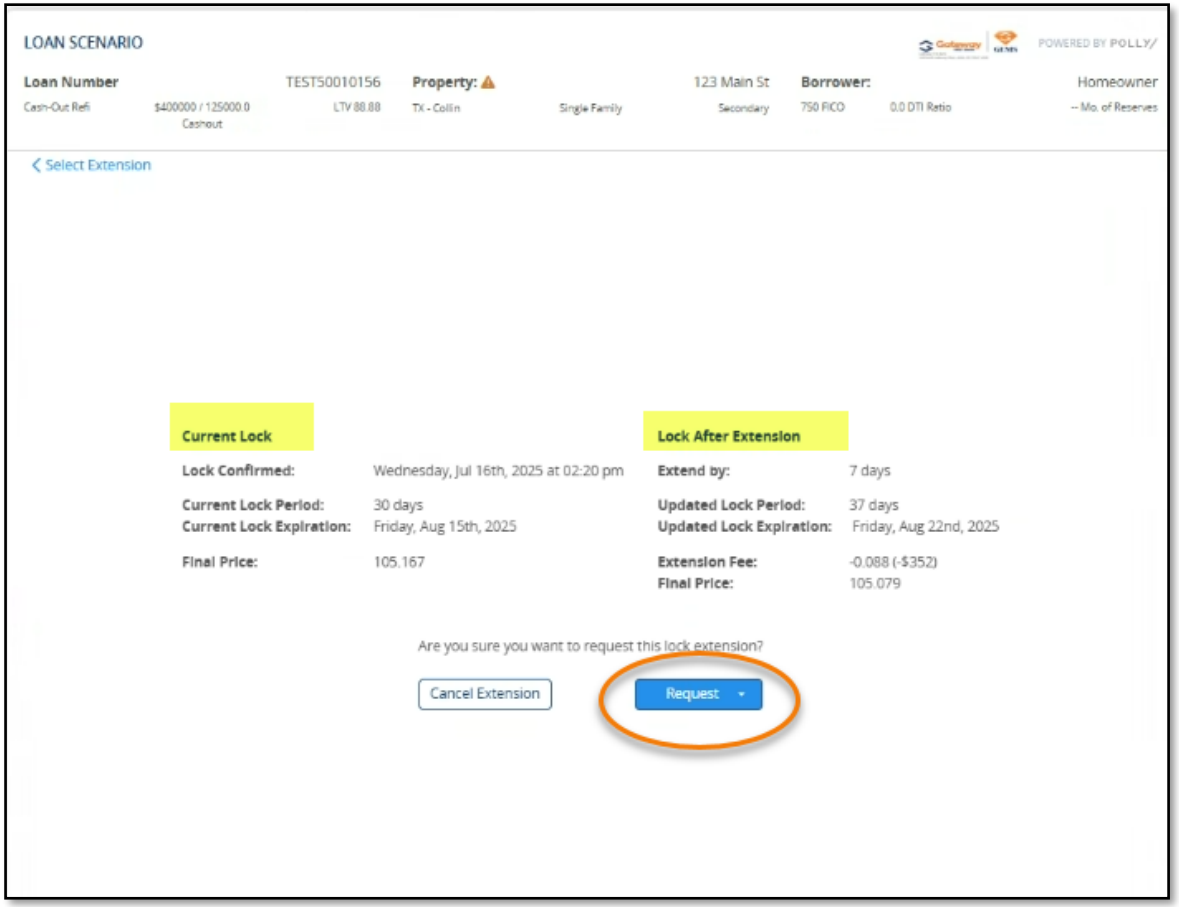


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Gateway Correspondent Website
Lock Extensions

Lock Extensions

- Review Lock Extension request for accuracy
- Select **Request**
- ***Exit out of the browser window when your product change has been completed***



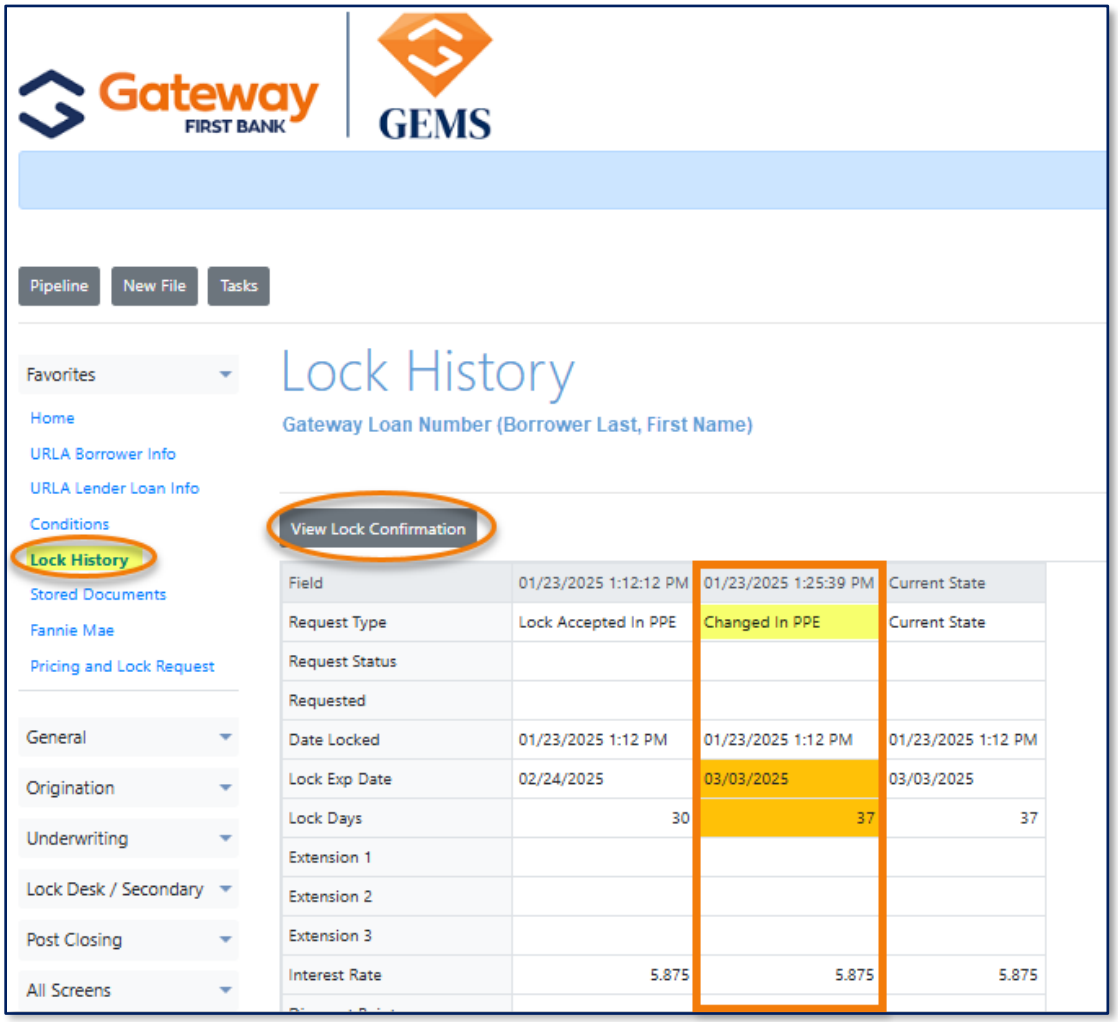
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Gateway Correspondent Website
Lock Extensions

Gateway CORRESPONDENT LENDING

Review Updates/Changes in the GEMS Portal

- You can view your commitment confirmation and review updates/modified changes in the GEMS Portal
- Select the **Lock History** option from the navigation panel on the left side of the screen
- Click on the **View Lock Confirmation** button



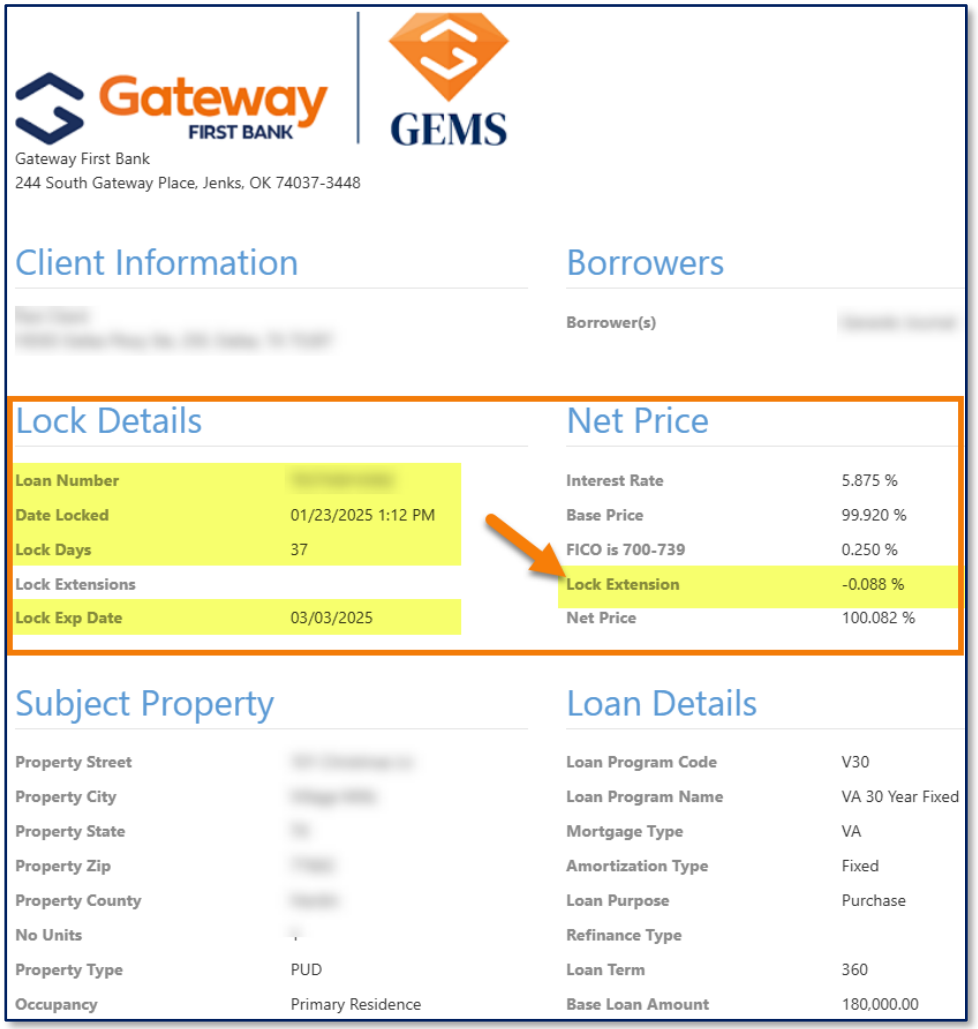
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Gateway Correspondent Website
Lock Extensions

Gateway CORRESPONDENT LENDING

View Commitment Confirmation in the GEMS Portal

- Loan Number, Date Locked, Lock Days and Lock Expiration Date are all displayed
- Review Lock Extension Days, Price and Expiration Date for accuracy & acceptance
- Right Click anywhere on page to print Commitment Confirmation



Gateway FIRST BANK | GEMS

Gateway First Bank
244 South Gateway Place, Jenks, OK 74037-3448

Client Information

[redacted]

Borrowers

Borrower(s)	[redacted]

Lock Details

Loan Number	[redacted]
Date Locked	01/23/2025 1:12 PM
Lock Days	37
Lock Extensions	
Lock Exp Date	03/03/2025

Net Price

Interest Rate	5.875 %
Base Price	99.920 %
FICO is 700-739	0.250 %
Lock Extension	-0.088 %
Net Price	100.082 %

Subject Property

Property Street	[redacted]
Property City	[redacted]
Property State	[redacted]
Property Zip	[redacted]
Property County	[redacted]
No Units	[redacted]
Property Type	PUD
Occupancy	Primary Residence

Loan Details

Loan Program Code	V30
Loan Program Name	VA 30 Year Fixed
Mortgage Type	VA
Amortization Type	Fixed
Loan Purpose	Purchase
Refinance Type	
Loan Term	360
Base Loan Amount	180,000.00

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Gateway Correspondent Website
Questions?

Gateway CORRESPONDENT LENDING

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

For questions regarding pricing or the status of your lock request, please contact: corrlock@gatewayloan.com or (855) 825-6520

CLIENT LIAISON

For questions regarding status of your loan, suspense, underwriting or funding, email clientliaison@gatewayfirst.com or call 1-855-825-6522

RESOURCE LIBRARY

Review our **RESOURCE LIBRARY** inside the GEMS Portal

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Gateway

CORRESPONDENT LENDING