

WELCOME TO GATEWAY

- Pricing & Locking a Loan -

August 2025

Gateway First Bank
Correspondent Lending



Gateway Correspondent Website

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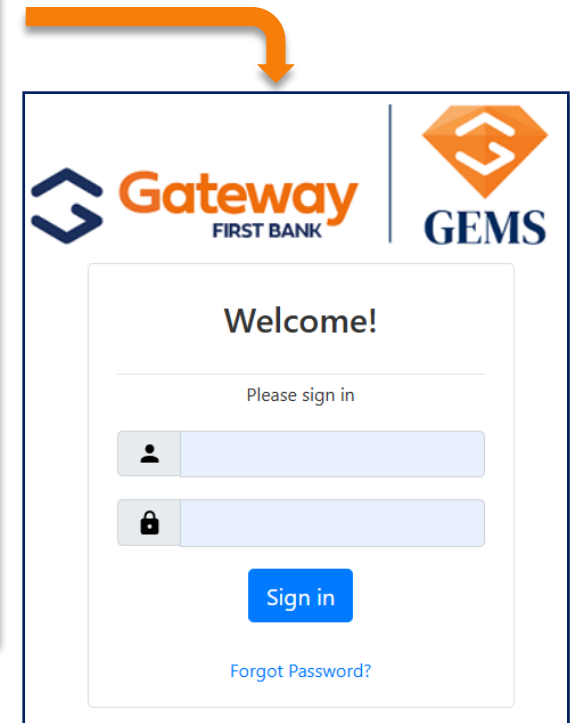
IMPORTANT NOTE FOR LOCKS PRIOR TO JULY 31st:

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.

Gateway Correspondent Website

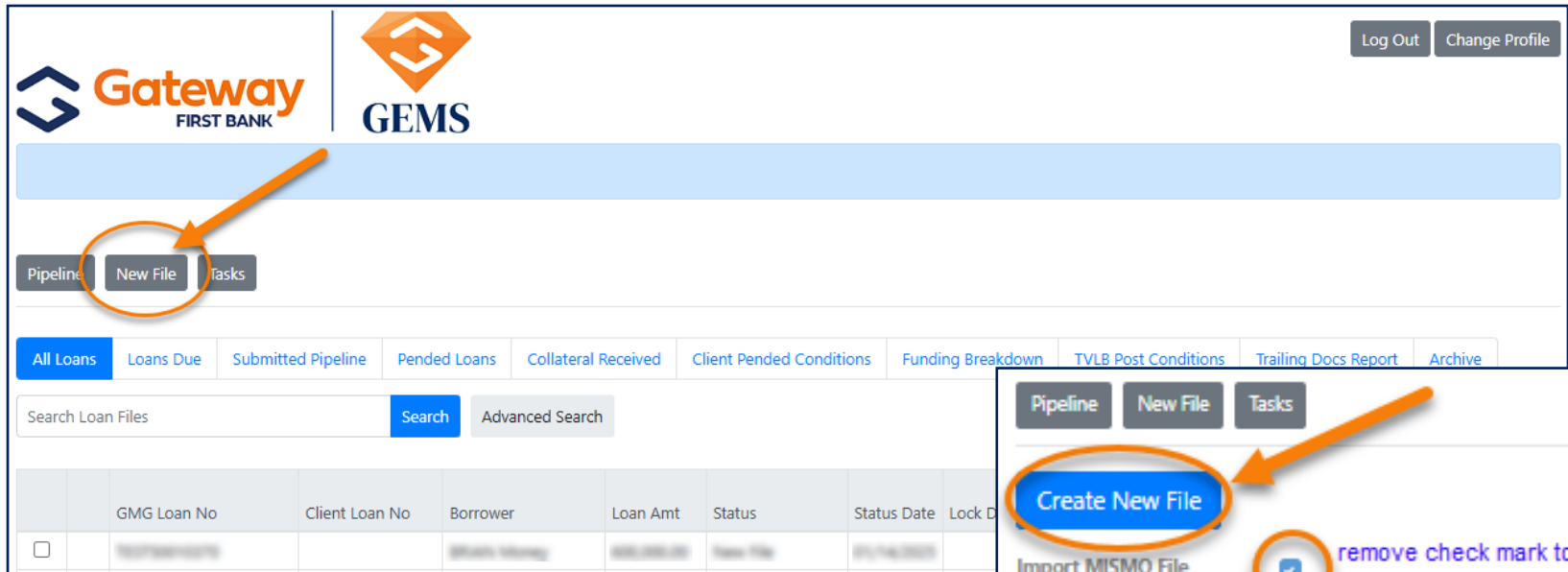
Accessing GEMS



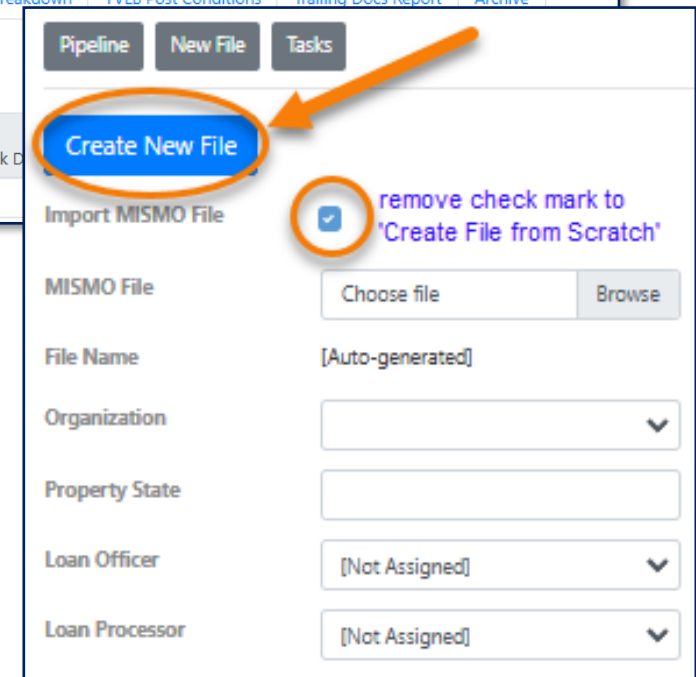
- Access our website at www.gatewaycorrespondent.com
- Select **CLIENT LOGIN** if from Gateway's website to Login to GEMS
 - ✓ Enter your Username then Password and click **Sign in**
 - Price, Register, Lock and Submit your loans online
 - Upload and Deliver imaged files & documents for purchase
- Please 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. To its right is the GEMS logo. In the top right corner are 'Log Out' and 'Change Profile' buttons. Below the logos is a navigation bar with three buttons: 'Pipeline', 'New File' (circled in orange with an arrow pointing to it), and 'Tasks'. 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 the text 'Search Loan Files', a 'Search' button, and an 'Advanced Search' button. Below the search bar is a table with columns: 'GMG Loan No', 'Client Loan No', 'Borrower', 'Loan Amt', 'Status', 'Status Date', and 'Lock D'. 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', and a status date.



The screenshot shows the 'Create New File' dialog box. At the top are three buttons: 'Pipeline', 'New File' (circled in orange with an arrow pointing to it), and 'Tasks'. Below these buttons is a section titled 'Create New File' with a blue button. Below this is a section titled 'Import MISMO File' with a checkbox (circled in orange with an arrow pointing to it) and the text 'remove check mark to "Create File from Scratch"'. Below this is a section titled 'MISMO File' with a 'Choose file' button and a 'Browse' button. Below this is a section titled 'File Name' with the text '[Auto-generated]'. Below this is a section titled 'Organization' with a dropdown menu. Below this is a section titled 'Property State' with a dropdown menu. Below this is a section titled 'Loan Officer' with a dropdown menu showing '[Not Assigned]'. Below this is a section titled 'Loan Processor' with a dropdown menu showing '[Not Assigned]'.

Creating a New File in the GEMS System

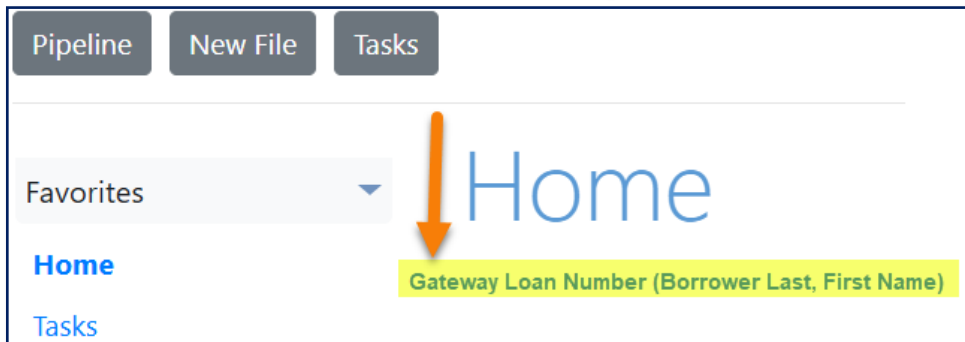
- After successfully logging into the GEMS Portal, select the **New File** menu option
- Once **New File** has been selected you will be given the option to **Create New File**
- You will now have two options to Create a New File
 - **Import MISMO File (MISMO 3.4)**
 - **Create File From Scratch**

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

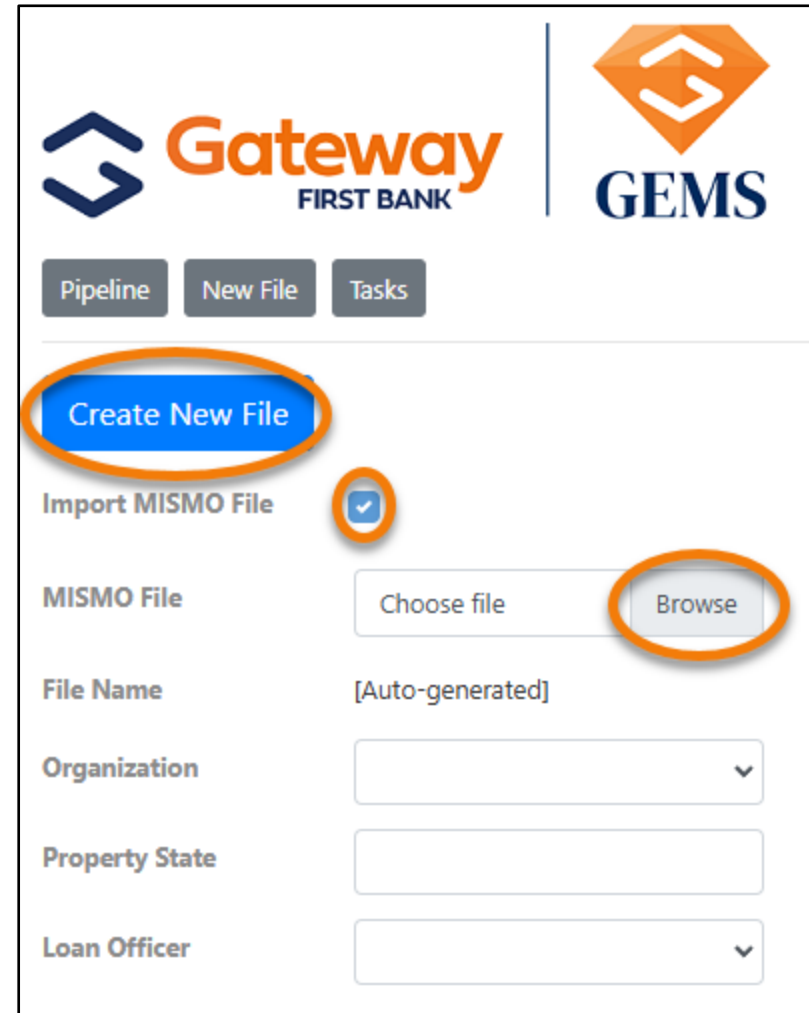
Favorites ▾

Home

Tasks

Home

Gateway Loan Number (Borrower Last, First Name)



Pipeline New File Tasks

Create New File

Import MISMO File ☒

MISMO File Choose file **Browse**

File Name [Auto-generated]

Organization ▾

Property State

Loan Officer ▾

Gateway Correspondent Website

Creating a File from Scratch in GEMS



Gateway
CORRESPONDENT LENDING

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 circled in blue. A callout box points to a checkbox next to 'Import MISMO File' with the text '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 'Home' section with a dropdown menu for Favorites and a 'Home' link. An orange arrow points to the 'Home' link, and a yellow box highlights the 'Gateway Loan Number (Borrower Last, First Name)'.

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

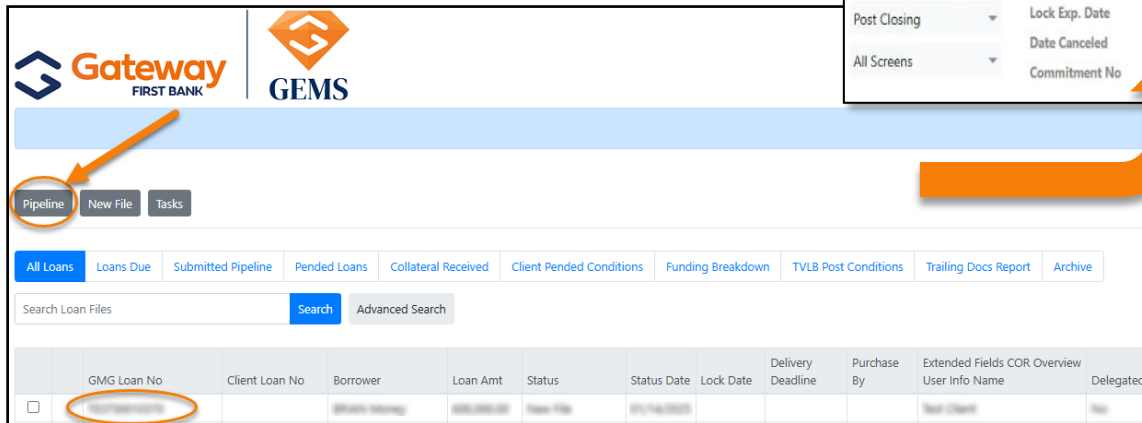
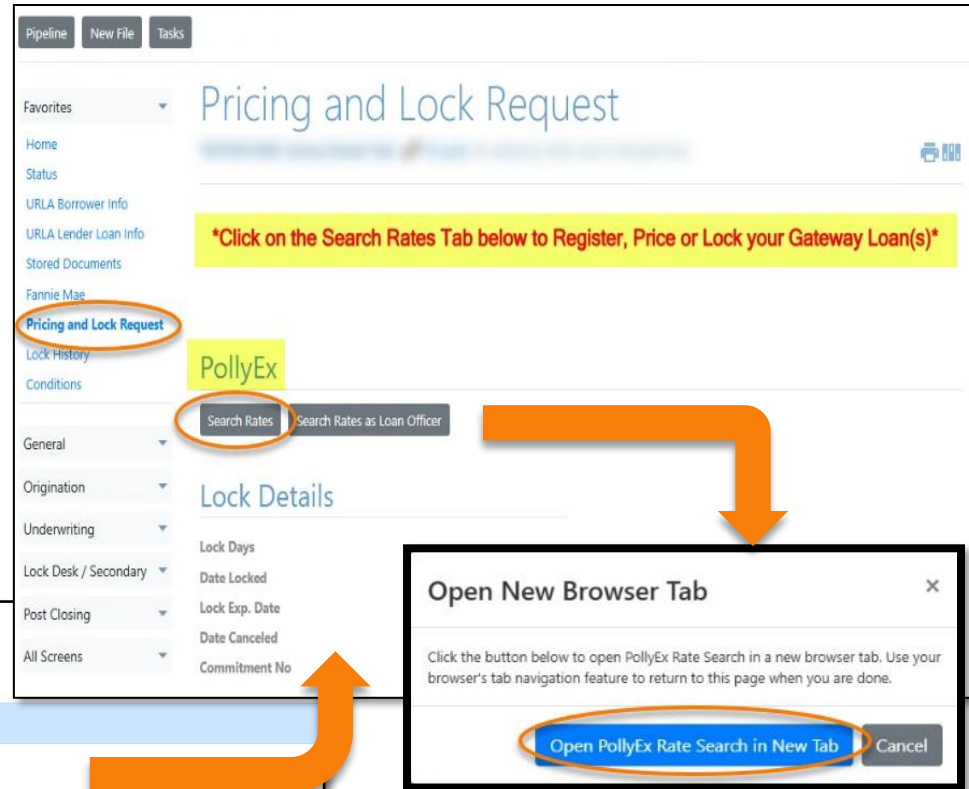


Gateway Correspondent Website

Pricing a Registered Loan

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**.



	GMG Loan No	Client Loan No	Borrower	Loan Amt	Status	Status Date	Lock Date	Delivery Deadline	Purchase By	Extended Fields COR Overview User Info Name	Delegated
☐	1000000000		WELLS FARGO	400,000.00	New File	01/16/2023				New Client	Yes

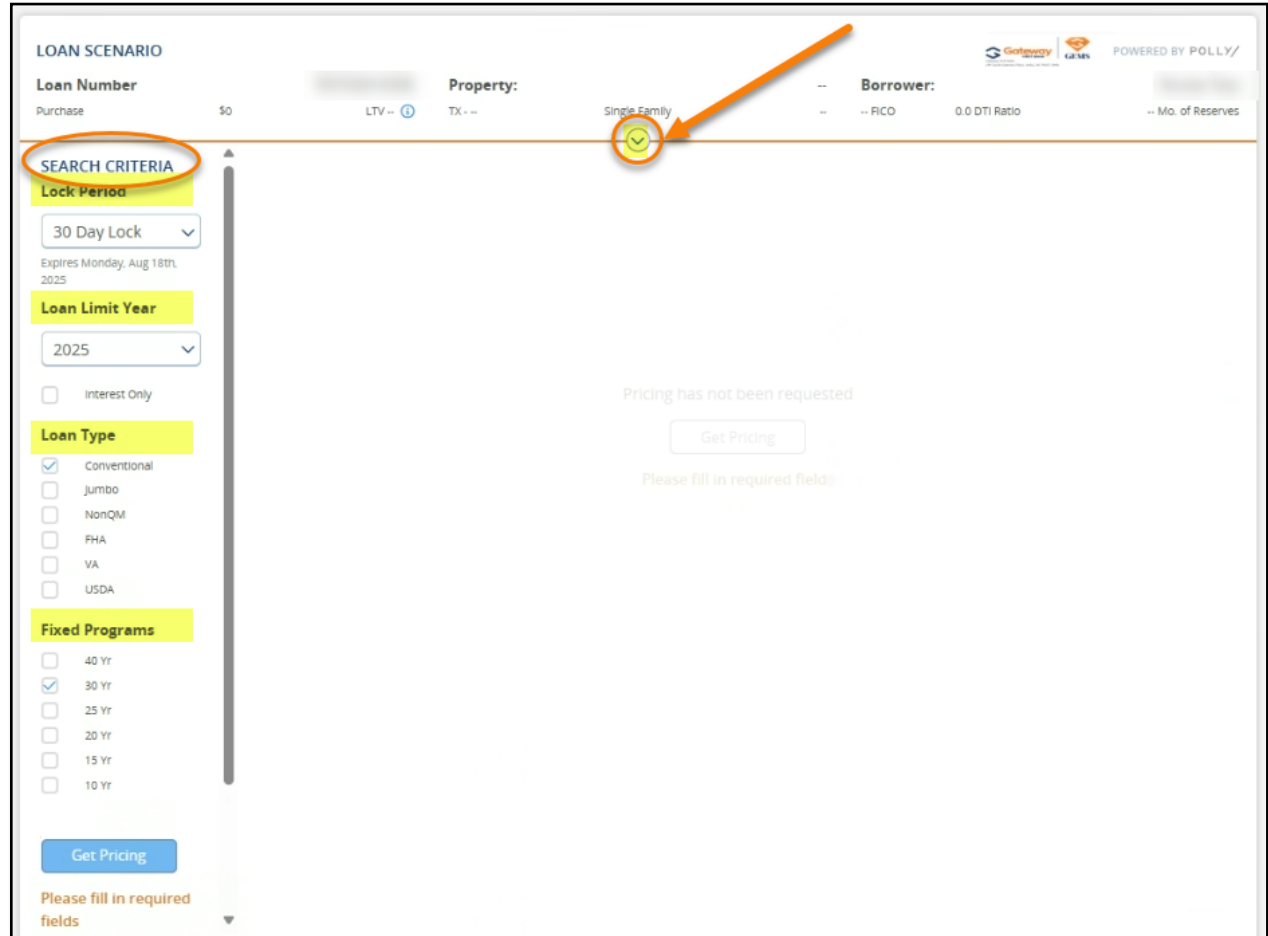
Gateway Correspondent Website

Pricing & Locking

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.



The screenshot shows the 'LOAN SCENARIO' form on the Gateway Correspondent Website. The form is divided into two main sections: 'Search Criteria' on the left and 'Loan Scenario' on the right. The 'Search Criteria' section includes fields for 'Lock Period' (set to '30 Day Lock'), 'Loan Limit Year' (set to '2025'), 'Loan Type' (with 'Conventional' selected), and 'Fixed Programs' (with '30 Yr' selected). The 'Loan Scenario' section includes fields for 'Loan Number', 'Purchase', 'Property', 'Borrower', 'LTV', 'TX', 'RICO', 'DTI Ratio', and 'Mo. of Reserves'. An orange arrow points to the 'Single Family' dropdown menu in the 'Property' field. Another orange arrow points to the 'SEARCH CRITERIA' section header. The 'Get Pricing' button is visible at the bottom of the form.

LOAN SCENARIO

Loan Number: [Redacted] Property: [Redacted] Borrower: [Redacted]

Purchase: \$0 LTV: [Redacted] TX: [Redacted] Single Family [Checkmark]

SEARCH CRITERIA

Lock Period: 30 Day Lock

Expires Monday, Aug 18th, 2025

Loan Limit Year: 2025

Interest Only: ☐

Loan Type: ☒ Conventional ☐ Jumbo ☐ NonQM ☐ FHA ☐ VA ☐ USDA

Fixed Programs: ☐ 40 Yr ☒ 30 Yr ☐ 25 Yr ☐ 20 Yr ☐ 15 Yr ☐ 10 Yr

Get Pricing

Please fill in required fields

Pricing has not been requested

Get Pricing

Please fill in required fields

Gateway Correspondent Website

Pricing & Locking



Gateway
CORRESPONDENT LENDING

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.

LOAN SCENARIO

Loan Number: [Redacted] Purchase \$200,000 LTV 66.66
Property: TX - Denton Single Family 123 Main St Primary
Borrower: 750 FICO 0.0 DTI Ratio -- Mo. of Reserves Test

Loan Purpose: Purchase
Loan Amount: \$200,000 Purchase Price: \$300,000 Property Value: \$300,000
Other Lien Amount: \$0 HELOC Line Amount: \$0 HELOC Draw Amount: \$0
Down Payment: \$100,000 LTV: 66.66
Lien: First Comm. 2nd: No
MI Paid By: Borrower Waive Escrow: No
AUS: NotSpecified Temporary Buydown: None
Relocation: No

Address: 123 Main St
ZIP Code: 75067 City: Lewisville
State: Texas County: Denton
MSA Code: 19100 Census Tract: 0216.18
Property Type: Single Family Occupancy: Primary
Units: 1
Non-Occupancy Coborrower: No
Inspection Waiver: No
Non-Warrantable: No Condotel: No

FICO*: 750 Monthly Income: \$0 DTI Ratio: 0.0 Mo. Reserves: 0
Self Employed: No Properties Owned: 0
First Time Home Buyer: No
Citizenship: US Citizen
Correspondent Client ID*: 000 - Testing Locked Date: 0
TBD Address: [Redacted]

Conventional

LTV	Total LTV	CLTV	HCLTV
66.66	66.66	66.66	66.66

Continue to scroll down this screen for additional fields that need to be completed for government and specialty products.

Get Pricing

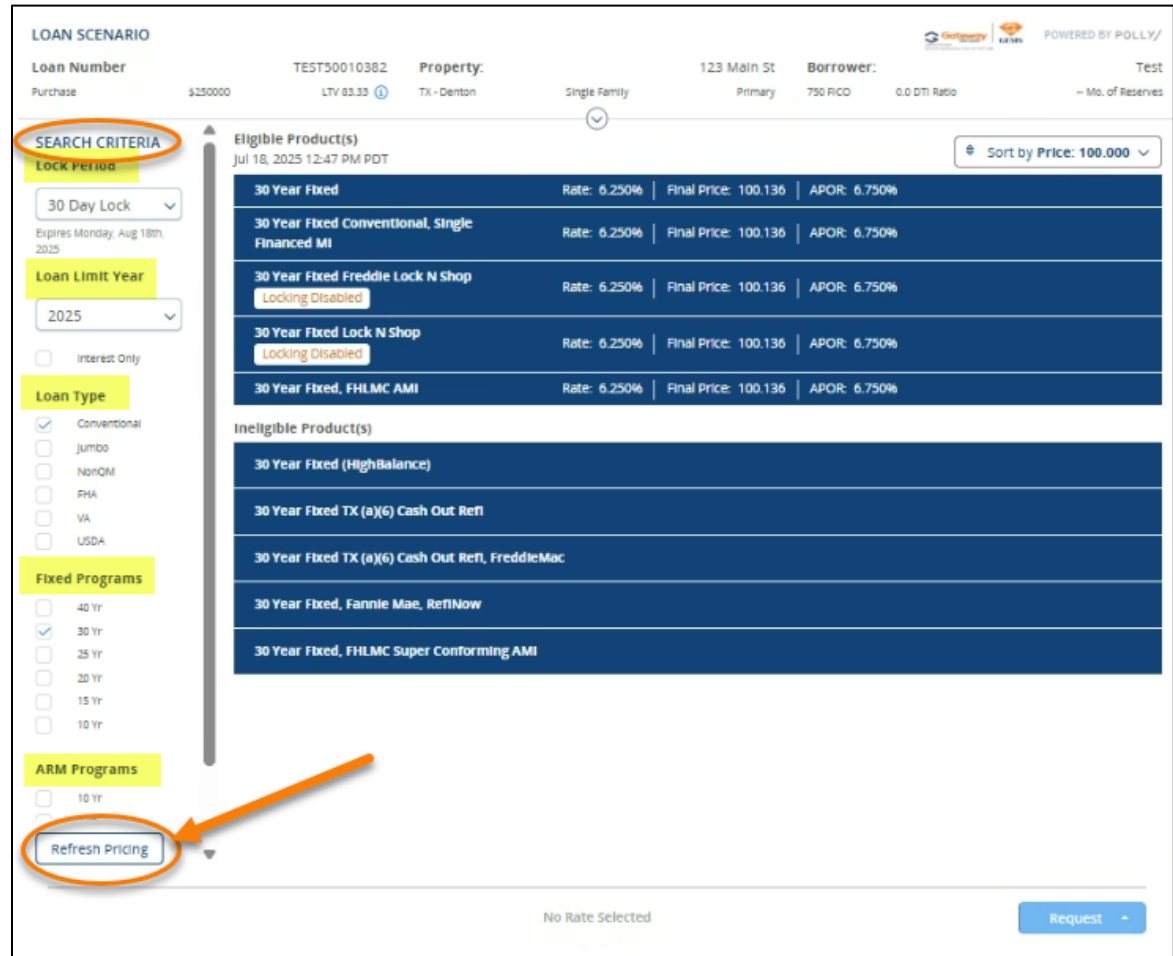


Gateway Correspondent Website

Pricing & Locking

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**



LOAN SCENARIO

Loan Number: TEST50010382 | Property: 123 Main St | Borrower: 750 RICO | G.O DTI Ratio: -- Mo. of Reserves

Purchase | \$250000 | LTV 83.33 | TX - Denton | Single Family

SEARCH CRITERIA

Lock Period: 30 Day Lock | Expires Monday, Aug 18th, 2025

Loan Limit Year: 2025

Interest Only: ☐

Loan Type: ☒ Conventional, ☐ Jumbo, ☐ NonQM, ☐ FHA, ☐ VA, ☐ USDA

Fixed Programs: ☐ 40 Yr, ☒ 30 Yr, ☐ 25 Yr, ☐ 20 Yr, ☐ 15 Yr, ☐ 10 Yr

ARM Programs: ☐ 10 Yr

Refresh Pricing

Eligible Product(s): Jul 18, 2025 12:47 PM PDT | Sort by Price: 100.000

Product	Rate	Final Price	APOR
30 Year Fixed	6.250%	100.136	6.750%
30 Year Fixed Conventional, Single Financed MI	6.250%	100.136	6.750%
30 Year Fixed Freddie Lock N Shop	6.250%	100.136	6.750%
30 Year Fixed Lock N Shop	6.250%	100.136	6.750%
30 Year Fixed, FHLMC AMI	6.250%	100.136	6.750%

Ineligible Product(s):

- 30 Year Fixed (HighBalance)
- 30 Year Fixed TX (a)(5) Cash Out Refi
- 30 Year Fixed TX (a)(5) Cash Out Refi, FreddieMac
- 30 Year Fixed, Fannie Mae, RefiNow
- 30 Year Fixed, FHLMC Super Conforming AMI

No Rate Selected | Request

Gateway Correspondent Website Pricing & Locking

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

LOAN SCENARIO

Loan Number: TEST50010382 Property: 123 Main St Borrower: 750 RCO 0.0 DTI Ratio Test
Purchase \$250,000 LTV 93.33 TX - Denton Single Family Primary 750 RCO 0.0 DTI Ratio -- Mo. of Reserves

SEARCH CRITERIA

Lock Period: 30 Day Lock Expires Monday, Aug 18th, 2025

Loan Limit Year: 2025

☐ Interest Only

Loan Type

☒ Conventional
☐ Jumbo
☐ NonQM
☐ FHA
☐ VA
☐ USDA

Fixed Programs

☐ 40 Yr
☒ 30 Yr
☐ 25 Yr
☐ 20 Yr
☐ 15 Yr
☐ 10 Yr

ARM Programs

☐ 10 Yr
☐ 5 Yr

Eligible Product(s)
Jul 18, 2025 12:53 PM PDT

Product	Rate	Final Price	APOR
30 Year Fixed	6.250%	100.136	6.750%
30 Year Fixed Conventional, Single Financed MI	6.250%	100.136	6.750%
30 Year Fixed Freddie Lock N Shop Locking Disabled	6.250%	100.136	6.750%
30 Year Fixed Lock N Shop Locking Disabled	6.250%	100.136	6.750%
30 Year Fixed, FHLMC AMI	6.250%	100.136	6.750%

Ineligible Product(s)

Disqualifiers:
Product Category - Loan Limits

30 Year Fixed (HighBalance)

30 Year Fixed TX (a)(6) Cash Out Refi

30 Year Fixed TX (a)(6) Cash Out Refi, FreddieMac

30 Year Fixed, Fannie Mae, RefiNow

30 Year Fixed, FHLMC Super Conforming AMI

Sort By:
Price: 100.000
Rate: Enter Rate

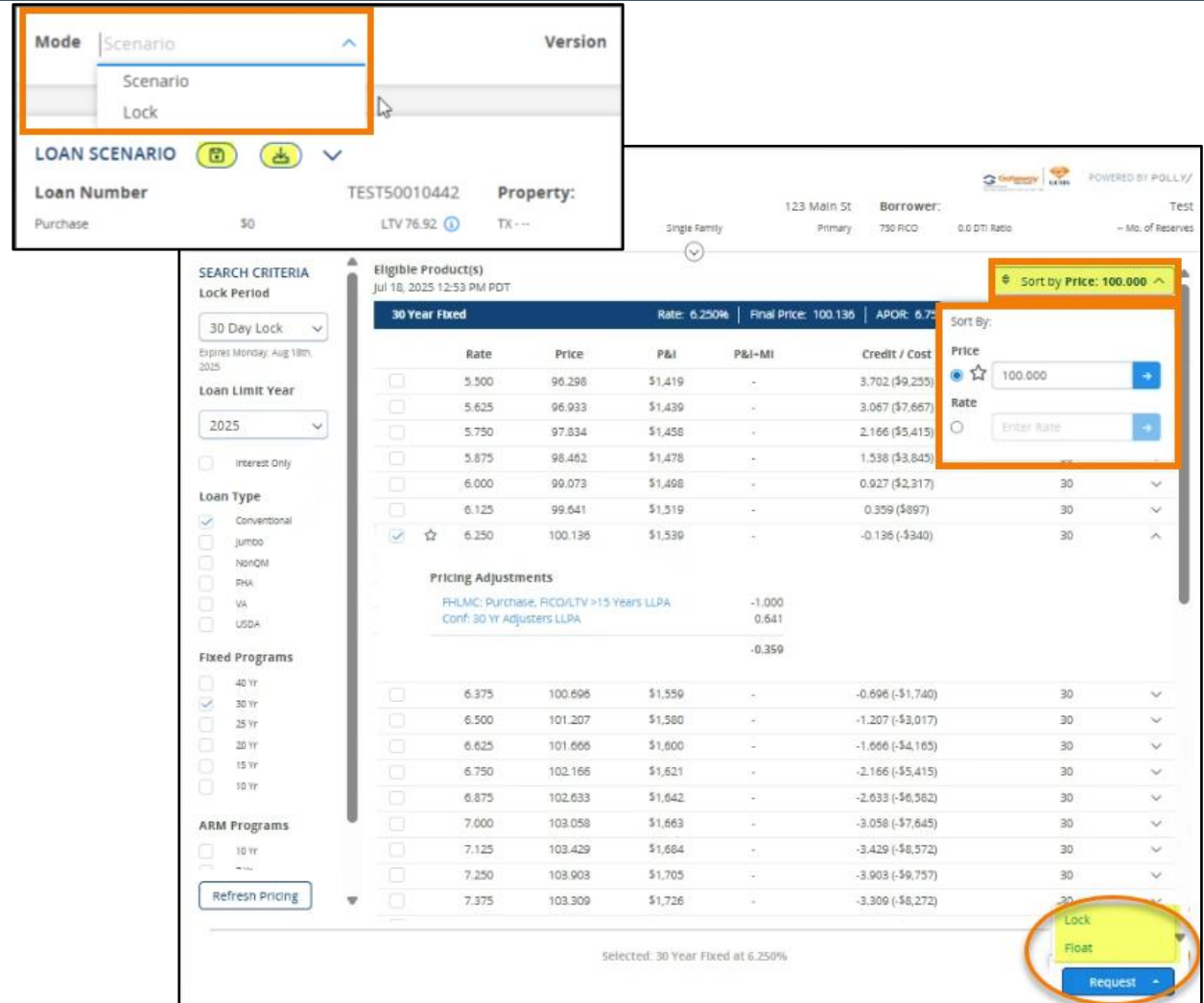
No Rate Selected

Gateway Correspondent Website

Pricing & Locking

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.



The screenshot displays the Gateway Correspondent Website interface. In the top left, the 'Mode' dropdown is set to 'Scenario', with a 'Lock' option visible below it. The 'Loan Scenario' section shows 'Loan Number: TEST50010442' and 'Property: Purchase'. The 'Search Criteria' section includes 'Lock Period: 30 Day Lock' and 'Loan Limit Year: 2025'. The 'Loan Type' section has 'Conventional' selected. The 'Fixed Programs' section has '30 Yr' selected. The 'ARM Programs' section has '10 Yr' selected. The 'Eligible Product(s)' table shows a 30 Year Fixed product with a rate of 6.250% and a final price of 100.136. The 'Pricing Adjustments' section shows adjustments for PH/LAC, Purchase, FICO/LTV, and Conf. 30 Yr Adjusters LLPA. The 'Sort By' dropdown is set to 'Price: 100.000'. The 'Request' button is highlighted in yellow.

Rate	Price	P&I	P&I+MI	Credit / Cost
5.500	96.298	\$1,419	-	3.702 (\$9,253)
5.625	96.933	\$1,439	-	3.067 (\$7,667)
5.750	97.834	\$1,458	-	2.166 (\$5,415)
5.875	98.462	\$1,478	-	1.538 (\$3,845)
6.000	99.073	\$1,498	-	0.927 (\$2,317)
6.125	99.641	\$1,519	-	0.359 (\$897)
6.250	100.136	\$1,539	-	-0.136 (\$340)

Rate	Price	P&I	P&I+MI	Credit / Cost
6.375	100.696	\$1,559	-	-0.696 (\$1,740)
6.500	101.207	\$1,580	-	-1.207 (\$3,017)
6.625	101.666	\$1,600	-	-1.666 (\$4,165)
6.750	102.166	\$1,621	-	-2.166 (\$5,415)
6.875	102.633	\$1,642	-	-2.633 (\$6,582)
7.000	103.058	\$1,663	-	-3.058 (\$7,645)
7.125	103.429	\$1,684	-	-3.429 (\$8,572)
7.250	103.903	\$1,705	-	-3.903 (\$9,757)
7.375	103.309	\$1,726	-	-3.309 (\$8,272)

Gateway Correspondent Website

Pricing & Locking

Review and confirm your lock request details

- Click either Cancel Lock or Request Lock

LOAN SCENARIO

Loan Number

Purchase

\$450000

TEST50010393

LTV 90.00

Property: ▲

TX - Andrews

500 Williams Street

Single Family

Borrower:

750 FICO

-- DTI Ratio

JohnsonTEST

-- Mo. of Reserves

POWERED BY POLLY/



Lock Request

Product: 30 Year Fixed

Loan Term: 30 years

Amortization Term: 30 years

Note Rate: 6.500

Initial Lock Period: 30 Days

Lock Expiration: Thursday, Aug 21st, 2025

Final Price: 100.958

Credit/Cost: -0.958 (-\$4,311)

Are you sure you want to initiate this lock request?

Cancel Lock

Request Lock

Gateway Correspondent Website

Pricing & Locking

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

LOAN SCENARIO

Loan Number: TEST50010393
Property: 500 Williams Street
Borrower: JohnsonTEST

Purchase: \$450000
LTV: 90.00
TX: Andrews
Single Family: Primary
750 FICO: - DTI Ratio
- Mo. of Reserves:

[Lock History](#)

 A lock request was initiated on Tuesday, Jul 22nd, 2025 at 04:10 pm, and will be automatically processed by your lock desk.

Lock Request

Product: 30 Year Fixed
Loan Term: 30 years
Amortization Term: 30 years
Note Rate: 6.500
Initial Lock Period: 30 Days
Lock Expiration: Thursday, Aug 21st, 2025
Final Price: 100.958
Credit/Cost: -0.958 (-\$4,311)

 [Lock Status](#)

Gateway Correspondent Website

Pricing & Locking

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**

LOAN SCENARIO

Loan Number: TEST50010380 Property: 222 west main Borrower: Test
Purchase \$250000 LTV: 71.42 TX - Collin Single Family Primary - RICO 0.0 DTI Ratio -66 Mo. of Reserves

[Download Lock Confirmation](#)

 The following values have changed in your LOS and a reprice or product change is required before initiating another request on this loan.

[Reprice](#) [Product Change](#)

	Previous Value	Updated Value
Borrower FICO:	700	0

Current Lock

Product: 30 Year Fixed
Loan Term: 30 years
Amortization Term: 30 years
Note Rate: 6.125
Initial Lock Period: 30 Days
Lock Expiration: Monday, Aug 18th, 2025
Final Price: 99.766
Credit/Cost: 0.234 (\$585)

Loan Confirmation Generated: July 18, 2025, 12:51 PM

Loan Details			
Purpose:	Purchase	LTV:	72.00
Lien:	First	Total LTV:	72.00
Purchase Price:	\$350,000	CLTV:	72.00
Base Loan Amount:	\$250,000	HCLTV:	72.00
Total Loan Amount:	\$250,000	1st Lien Investor:	Different
Property Value:	\$350,000	Comm. 2nd:	No
Other Lien Amount:	\$0	Piggyback:	No
HELOC Line:	\$0	Impounds:	Full
HELOC Draw:	\$0	AUS:	NotSpecified
		Temp. Buydown:	N/A



Gateway
CORRESPONDENT LENDING

- 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.




Pipeline
New File
Tasks

Favorites ▾

- [Home](#)
- [URLA Borrower Info](#)
- [URLA Lender Loan Info](#)
- [Conditions](#)
- [Lock History](#)
- [Stored Documents](#)
- [Fannie Mae](#)
- [Pricing and Lock Request](#)

General ▾

Origination ▾

Lock History

Gateway Loan Number (Borrower Last, First Name)

View Lock Confirmation

Field	12/09/2024 3:44:56 PM	Current State
Request Type	Lock Accepted In PPE	Current State
Request Status		
Requested		
Date Locked	12/09/2024 3:45 PM	12/09/2024 3:45 PM
Lock Exp Date	01/08/2025	01/08/2025
Lock Days	30	30

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**

Pipeline

New File

Tasks

Favorites

General

Origination

Underwriting

Lock Desk / Secondary

Post Closing

All Screens

Lock Confirmation

Gateway Loan Number (Borrower Last, First Name)

Gateway
FIRST BANK

GEMS

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

Client Information

Borrowers

Lock Details

Net Price

Subject Property

Loan Details

Loan Number

Date Locked

Lock Days

Lock Extensions

Lock Exp Date

Property Street

Property City

Property State

Property Zip

Property County

No Units

Property Type

Occupancy

Borrower(s)

Interest Rate

Base Price

Net Price

Loan Program Code

Loan Program Name

Mortgage Type

Amortization Type

Loan Purpose

Refinance Type

Loan Term

Base Loan Amount

Note Loan Amount

Purchase Price

Appraisal Amount

Escrow Waiver

LTV

CLTV

HCLTV

Credit Score

DTI Ratio



Gateway
CORRESPONDENT LENDING

- 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**.

Pipeline New File Tasks

Favorites Home Status URLA Borrower Info URLA Lender Loan Info Stored Documents Fannie Mae

Pricing and Lock Request

Lock History Conditions

General Origination Underwriting Lock Desk / Secondary Post Closing All Screens

PollyEx

Search Rates Search Rates as Loan Officer

Lock Details

Lock Days Date Locked Lock Exp. Date Date Canceled Commitment No

Click on the Search Rates Tab below to Register, Price or Lock your Gateway Loan(s)

Open New Browser Tab

Click the button below to open PollyEx Rate Search in a new browser tab. Use your browser's tab navigation feature to return to this page when you are done.

Open PollyEx Rate Search in New Tab Cancel

Gateway Correspondent Website

Product Change Request

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**

LOAN SCENARIO

Loan Number: TEST50010380 Property: TX - Collin 222 west main Borrower: Test
Purchase \$250000 LTV 71.42 Single Family Primary 700 FICO 0.0 DTI Ratio 3 Mo. of Reserves

SEARCH CRITERIA

30 Day Lock
Expires Monday, Aug 18th, 2025

Loan Limit Year: 2025

☐ Interest Only

Loan Type

☒ Conventional
☐ Jumbo
☐ NonQM
☐ FHA
☒ VA
☐ USDA

Fixed Programs

☐ 40 Yr
☒ 30 Yr
☐ 25 Yr
☐ 20 Yr
☐ 15 Yr
☐ 10 Yr

ARM Programs

☐ 10 Yr
☐ 7 Yr

Get Pricing

Pricing has not been requested

Get Pricing

Cancel Product Change **Select Rate**

LOAN SCENARIO

Loan Number: TEST50010380 Property: TX - Collin 222 west main Borrower: Test
Purchase \$250000 LTV 71.42 Single Family Primary 700 FICO 0.0 DTI Ratio -66 Mo. of Reserves

Download Lock Confirmation

The following values have changed in your LOS and a reprice or product change is required before initiating another request on this loan.

Reprice **Product Change**

	Previous Value	Updated Value
Borrower FICO:	700	0

Current Lock

Product: 30 Year Fixed
Loan Term: 30 years
Amortization Term: 30 years
Note Rate: 6.125
Initial Lock Period: 30 Days
Lock Expiration: Monday, Aug 18th, 2025
Final Price: 99.766
Credit/Cost: 0.234 (\$585)

Gateway Correspondent Website

Product Change Request

To Request a Product Change

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

LOAN SCENARIO

Loan Number: TEST50010380 Property: TX - Collin 222 west main Borrower: 700 FICO 0.0 DTI Ratio 3 Mo. of Reserves

Purchase \$250,000 LTV 71.42 Single Family Primary

SEARCH CRITERIA

30 Day Lock Expires Monday, Aug 18th, 2025

Loan Limit Year: 2025

☐ Interest Only

Loan Type

☒ Conventional
☐ Jumbo
☐ NonQM
☐ FHA
☒ VA
☐ USDA

Fixed Programs

☐ 40 Yr
☒ 30 Yr
☐ 25 Yr
☐ 20 Yr
☐ 15 Yr
☐ 10 Yr

ARM Programs

☐ 10 Yr
☐ 7 Yr

[Refresh Pricing](#)

Eligible Product(s)
Jul 18, 2025 2:38 PM PDT Sort by Rate: 6.125

	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
VA 25 Year Fixed Released	Rate: 6.125%	Final Price: 101.911	APOR: 6.750%			
VA 30 Year Fixed IRRL Released	Rate: 6.125%	Final Price: 101.911	APOR: 6.750%			
VA 30 Year Fixed Released	Rate: 6.125%	Final Price: 101.911	APOR: 6.750%			
VA 30yr fixed High Balance Released	Rate: 6.125%	Final Price: 101.911	APOR: 6.750%			
VA 30 Year Fixed	Rate: 6.125%	Final Price: 101.461	APOR: 6.750%			
☐	4.875	95.760	\$1,339	-	4,240 (\$10,732)	30
☐	5.000	96.434	\$1,358	-	3,566 (\$9,026)	30
☐	5.125	97.028	\$1,378	-	2,972 (\$7,522)	30
☐	5.250	97.706	\$1,397	-	2,294 (\$5,806)	30
☐	5.375	98.361	\$1,417	-	1,639 (\$4,148)	30
☐	5.500	99.003	\$1,437	-	0,997 (\$2,523)	30
☐	5.625	99.565	\$1,457	-	0,435 (\$1,101)	30
☐	5.750	100.069	\$1,477	-	-0,069 (-\$174)	30
☒	5.875	100.420	\$1,497	-	-0,420 (-\$1,063)	30
☐	6.000	101.002	\$1,517	-	-1,002 (-\$2,536)	30
☐	6.125	101.461	\$1,538	-	-1,461 (-\$3,698)	30
☐	6.250	101.857	\$1,558	-	-1,857 (-\$4,700)	30
☐	6.375	101.877	\$1,579	-	-1,877 (-\$4,751)	30
☐	6.500	102.368	\$1,599	-	-2,368 (-\$5,994)	30
☐	6.625	102.789	\$1,620	-	-2,789 (-\$7,059)	30
☐	6.750	103.137	\$1,641	-	-3,137 (-\$7,940)	30
☐	6.875	103.022	\$1,662	-	-3,022 (-\$7,649)	30

Selected: VA 30 Year Fixed at 5.875%

[Cancel Product Change](#) [Select Rate](#)

Gateway Correspondent Website

Product Change Request

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**

LOAN SCENARIO

Loan Number

Purchase

\$250000

TEST50010380

LTV 71.42

Property: ⚠

TX - Collin

Single Family

222 west main

Primary

Borrower:

700 FICO

0.0 DTI Ratio

3 Mo. of Reserves

Test

POWERED BY POLLY

[← Select Product Change](#)

Current Lock

Confirmed

Friday, Jul 18th, 2025 at 12:51 pm

Rate Sheet ID:

Friday, Jul 18th, 2025 at 12:35 pm

Product:

30 Year Fixed

Loan Term:

30 years

Amortization Term:

30 years

Note Rate:

6.125

Final Price:

99.766

Credit/Cost:

0.234 (\$585)

Lock After Product Change

Rate Sheet ID:

Friday, Jul 18th, 2025 at 12:35 pm

Product:

VA 30 Year Fixed

Loan Term:

30 years

Amortization Term:

30 years

Note Rate:

5.875

Final Price:

100.420

Credit/Cost:

-0.420 (-\$1,063)

Are you sure you want to request a product change with these changes?

Cancel Product Change

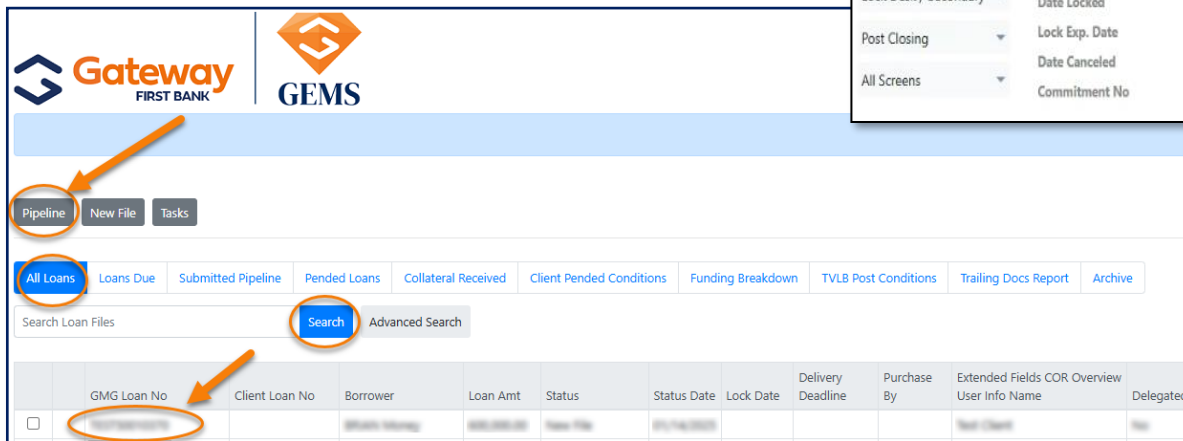
Request

Gateway Correspondent Website

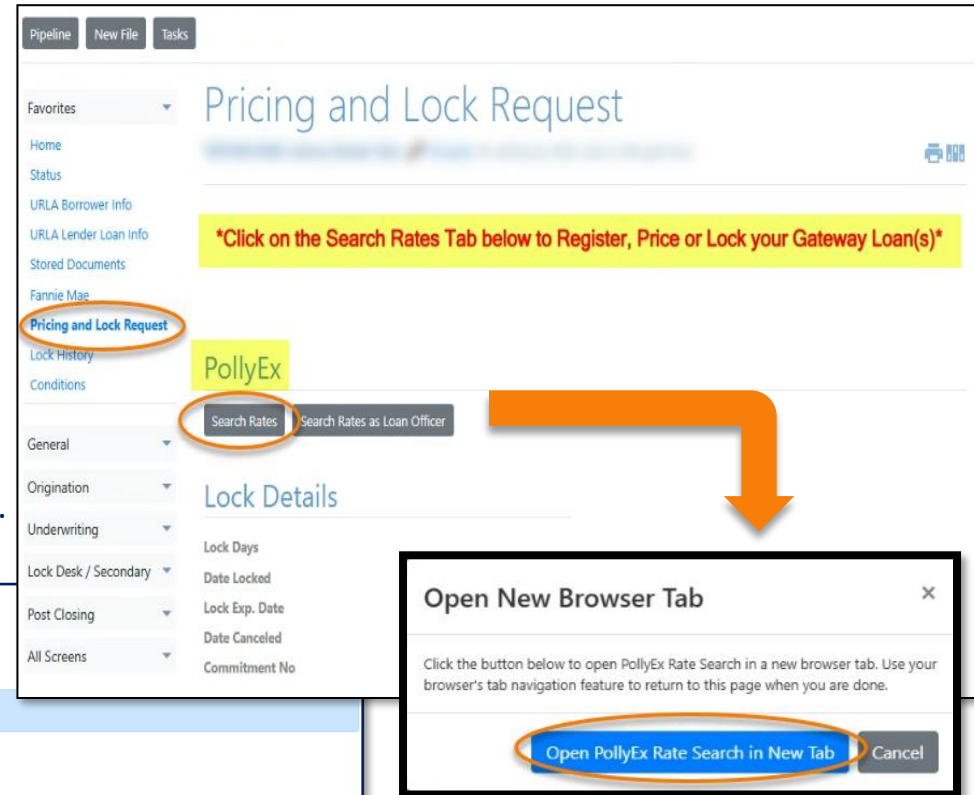
Lock Extensions

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**.



The screenshot shows the Gateway First Bank website interface. The top navigation bar includes 'Pipeline', 'New File', and 'Tasks'. Below this, the 'All Loans' tab is selected, and the 'Search' button is highlighted. The search results table is visible, with columns for GMG Loan No, Client Loan No, Borrower, Loan Amt, Status, Status Date, Lock Date, Delivery Deadline, Purchase By, Extended Fields COR Overview, User Info Name, and Delegated. The first row of the table is highlighted.



The screenshot shows the 'Pricing and Lock Request' screen. The left sidebar contains a list of menu items: 'Home', 'Status', 'URLA Borrower Info', 'URLA Lender Loan Info', 'Stored Documents', 'Fannie Mae', 'Pricing and Lock Request' (highlighted), 'Lock History', and 'Conditions'. The main content area has a yellow banner that reads '*Click on the Search Rates Tab below to Register, Price or Lock your Gateway Loan(s)*'. Below this, the 'PollyEx' section is visible, with the 'Search Rates' button highlighted. A large orange arrow points from the 'Search Rates' button to the 'Open New Browser Tab' pop-up.



The screenshot shows the 'Open New Browser Tab' pop-up. It contains the text: 'Click the button below to open PollyEx Rate Search in a new browser tab. Use your browser's tab navigation feature to return to this page when you are done.' Below this text, the 'Open PollyEx Rate Search in New Tab' button is highlighted, along with a 'Cancel' button.

Gateway Correspondent Website

Lock Extensions

Lock Extensions

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

LOAN SCENARIO

Loan Number: TEST50010156 Property: 123 Main St Borrower: Homeowner

Cash-Out Refi: \$400000 / 125000.0 LTV 88.88 TX - Collin Single Family Secondary T50 FICO 0.0 DTI Ratio -- Mo. of Reserves

Cashout

Lock History ▾

Download Lock Confirmation



Confirmed Wednesday, Jul 16th, 2025 at 02:20 pm

Product: 30 Year Fixed

Loan Term: 30 years

Amortization Term: 30 years

Note Rate: 7.500

Final Price: 105.167

Credit/Cost: -5.167 (-\$20,668)

Initial Lock Period: 30 Days

Lock Expires: Friday, Aug 15th, 2025

Reprice

Product Change

Lock Extension

Gateway Correspondent Website

Lock Extensions

Lock Extensions

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

LOAN SCENARIO

Loan Number

Cash-Out Refi

TEST50010156

\$400000 / 125000.0
Cashout

Property: ⚠

TX - Collin

Single Family

123 Main St

Secondary

Borrower:

750 FICO

Homeowner

-- Mo. of Reserves

0.0 DTI Ratio

Current Lock

Current Lock Period: 30 days

Current Lock Expiration: Friday, Aug 15th, 2025

Available Extensions: 3 of 3 available

Lock Extension Default: First Request

Days	Applied Fee
1 - 3	-0.038
4 - 7	-0.088
8 - 10	-0.188
30	-0.375

Select Lock Extension

Extend by 1 days

August 2025

S M T W T F S

1 2

3 4 5 6 7 8 9

10 11 12 13 14 15 16

17 18 19 20 21 22 23

24 25 26 27 28 29 30

31

Lock After Extension

Total Lock Period: 33 days

Lock Expiration: Monday, Aug 18th, 2025

Extension Fee: -0.038 % (\$-152)

Final Price: 105.129

Cancel Extension **Select Extension**

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**

LOAN SCENARIO

Loan Number: TEST50010156 Property: 🏠 123 Main St Borrower: Homeowner
Cash-Out Refi: \$400000 / 125000.0 LTV: 88.88 TX - Collin Single Family Secondary 750 FICO 0.0 DTI Ratio -- Mo. of Reserves

[← Select Extension](#)

Current Lock	Lock After Extension
Lock Confirmed: Wednesday, Jul 16th, 2025 at 02:20 pm	Extend by: 7 days
Current Lock Period: 30 days	Updated Lock Period: 37 days
Current Lock Expiration: Friday, Aug 15th, 2025	Updated Lock Expiration: Friday, Aug 22nd, 2025
Final Price: 105.167	Extension Fee: -0.088 (-\$352)
	Final Price: 105.079

Are you sure you want to request this lock extension?

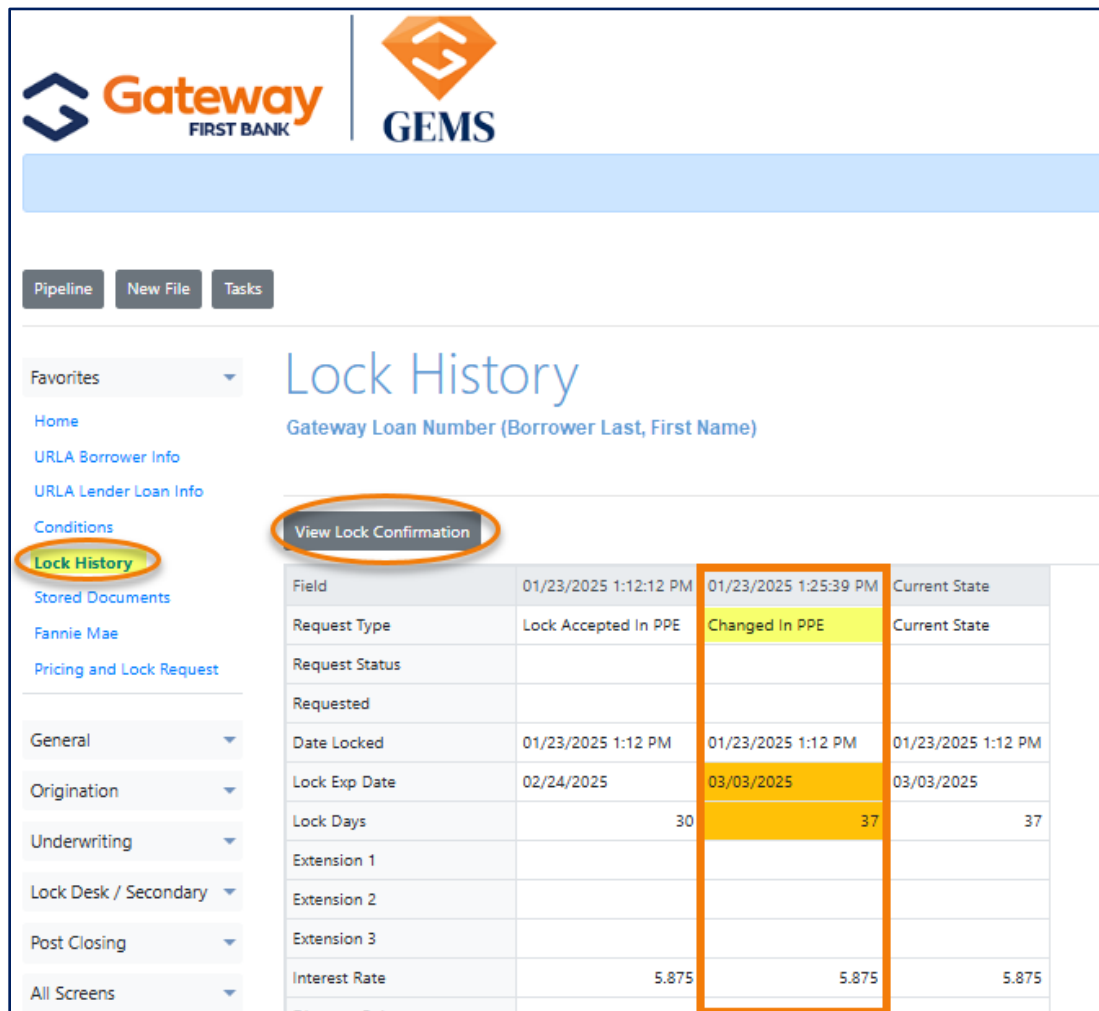
[Cancel Extension](#) [Request](#)

Gateway Correspondent Website

Lock Extensions

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



Lock History
Gateway Loan Number (Borrower Last, First Name)

View Lock Confirmation

Field	01/23/2025 1:12:12 PM	01/23/2025 1:25:39 PM	Current State
Request Type	Lock Accepted In PPE	Changed In PPE	Current State
Request Status			
Requested			
Date Locked	01/23/2025 1:12 PM	01/23/2025 1:12 PM	01/23/2025 1:12 PM
Lock Exp Date	02/24/2025	03/03/2025	03/03/2025
Lock Days	30	37	37
Extension 1			
Extension 2			
Extension 3			
Interest Rate	5.875	5.875	5.875

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 244 South Gateway Place, Jenks, OK 74037-3448	
Client Information	Borrowers
	Borrower(s)
Lock Details	Net Price
Loan Number	Interest Rate 5.875 %
Date Locked 01/23/2025 1:12 PM	Base Price 99.920 %
Lock Days 37	FICO is 700-739 0.250 %
Lock Extensions	Lock Extension -0.088 %
Lock Exp Date 03/03/2025	Net Price 100.082 %
Subject Property	Loan Details
Property Street	Loan Program Code V30
Property City	Loan Program Name VA 30 Year Fixed
Property State	Mortgage Type VA
Property Zip	Amortization Type Fixed
Property County	Loan Purpose Purchase
No Units	Refinance Type
Property Type PUD	Loan Term 360
Occupancy Primary Residence	Base Loan Amount 180,000.00



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





Gateway

CORRESPONDENT LENDING