

# Submission Document Checklist

Borrower: \_\_\_\_\_

GMG Loan #: \_\_\_\_\_

Correspondent Name: \_\_\_\_\_

Correspondent Loan #: \_\_\_\_\_

**Importing Data for Credit and Closed Files:**

- Access <http://www.gatewaycorrespondent.com/>
- Under Quick Links select Import a Loan to import your 3.2 Fannie Mae data file

**Uploading Documents for Credit & Closed Files or Conditions:**

- Access <http://www.gatewaycorrespondent.com/>
- Under Imaging select Upload Document to upload Documents (Appraisal, Credit, Closing Package)
- Under Status, select Submit to Gateway

**Applicable for Conventional and various loan products:**

- Rate Lock Confirmation
- Note endorsed to Gateway Mortgage Group, LLC, 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 (if applicable)
- Payment History if payments have been made
- Subordination Agreement (if applicable)
- Secondary Note and Security Instrument (if applicable)
- Appraisal with 1004MC and all attachments (colored first generation pdf)
- Appraisal Conditions evidence of clearance of all Appraisal conditions including Inspection Report and/or Natural Disaster addressed (if applicable)
- Termite Report (if applicable)
- Condo/PUD Approval or Questionnaire (if applicable)
- Purchase Agreement and all addendums executed by property seller and buyer
- **Closing Disclosure with proof of borrower receipt 3 days prior to loan closing and Final CD**
- 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 60 days following Note Date
- Hazard Insurance Binder/Policy and paid receipt for for first year's premium; mortgagee clause verbiage includes "Its Successors and/or Assigns; Refinances require 45 days remaining coverage
- Determination Flood 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 – Conv only (if applicable)
- Proof of PMI premium due for PMI activation paid

- Transmittal Summary 1008 signed by underwriter
- Underwriting Worksheets (ie. Self Employed Analysis 1084, Rental Income)
- DU Findings showing Approve/Eligible, must include last submission and if not prior to closing also include last submission before closing (if DO, must be released to Gateway)
- 1003 Initial and Final Loan Application signed and dated by borrower(s) and Loan Officer, include NMLS numbers for the LO and the Company
- Credit Report and Supplements
- Borrower Letter of Explanation(s)
- Payoff Statement
- Verification of deposit, gift funds, gift letter
- Verification of Assets include all pages
- Verification of Employment and Income
- Verbal VOE within 10 days of closing
- Verification of Mortgage (if applicable)
- Rental Leases (if applicable)
- 4506-T IRS Form completed, signed and dated at closing by all qualifying borrower(s)
- 4506-T Transcripts
- Borrower(s) Identification include copy of government issued photo ID
- W-9 Form signed by borrower(s)
- Compliance Checks – NTB, NMLS, predatory lending, High Cost, RESPA, federal/state specific requirements
- **Loan Estimate and any re-issued LE along with Change of Circumstance Form**
- Amortization Schedule
- Right of Rescission Notice
- First Payment Letter
- RESPA - Notice of Assignment, Sale or Transfer regarding transfer of loan to Gateway Mortgage Group, LLC, 6910 East 14th Street, Tulsa, OK 74112;
- ARM Disclosure (if applicable)
- Credit Score Disclosure
- Homeownership Counseling Disclosure
- All Applicable Disclosures
- USPS check
- Fraud Checks – MERS, Social Security Number validation, FraudGUARD, CoreLogic or other
- Loan Quality Initiative Check within 10 days of Closing
- UAD Submission Summary Report shows uploaded to UCDP
- **Fannie and Freddie UAD Submission Summary Report shows uploaded to UCDP**
- ATR "Ability to Repay" Worksheet or LOS print out
- QM "Qualified Mortgage" Fee Worksheet or LOS print out
- Any other applicable doc for the specific loan program

## Submission Document Checklist (cont.)

<p><b>Applicable for Original Note:</b></p> <ul style="list-style-type: none"> <li>◦ Correctly endorsed to Gateway Mortgage Group, LLC</li> <li>◦ Property Address matches Security Instrument, Title, DU Findings and USPS</li> <li>◦ Bailee Letter/Wire Instructions</li> </ul>	<p><b>Original Note Shipped to:</b></p> <p>Gateway Mortgage Group, LLC Attn: Correspondent Note Custodian 244 Gateway Place Jenks, OK 74037</p>
<p><b>Applicable for FHA loan products:</b></p> <ul style="list-style-type: none"> <li>◦ FHA Case Number Assignment printout</li> <li>◦ CAIVRS Authorization successful for all borrowers</li> <li>◦ 92900-LT signed and dated per AUS Findings</li> <li>◦ 92900A Initial and Final signed and dated by all parties</li> <li>◦ 92800-5B Conditional Commitment of Appraisal</li> <li>◦ Firm Commitment</li> <li>◦ 92900B Important Notice to Homebuyers</li> <li>◦ 92564CN Consumer Protection Form "For Your Protection Get a Home Inspection"</li> <li>◦ 92561 Hotel Transient for 2-4 units (if applicable)</li> <li>◦ Amendatory Clause signed by all parties (purchase)</li> <li>◦ Real Estate Certification signed by all parties (purchase)</li> <li>◦ 92541 Builder's Certification or 10 yr Warranty (if applicable)</li> <li>◦ 92544 Warranty of Completion (if applicable)</li> <li>◦ Streamline Income – Salaried Borrower: (paystub or VOE or Income Section 1003) - Self-Employed: (4506T Transcript or Income Section 1003)</li> <li>◦ Any other applicable documents for FHA loans</li> <li>◦ Down Payment Assistant must be Gateway approved</li> </ul> <p><b>Applicable for VA loan products:</b></p> <ul style="list-style-type: none"> <li>◦ CAIVRS Authorization successful for all borrowers</li> <li>◦ Notice of Value and all NOV requirements or Certificate of Reasonable Value (CRV) for all Non-IRRRL loans</li> <li>◦ Proof of VA Funding Fee paid or proof Veteran is exempt</li> <li>◦ Certificate of Eligibility – VA 26-1880 Request for Certificate of Eligibility; or VA 26-8320 Certificate of Eligibility (COE); or printout from VA portal for IRRRL</li> <li>◦ Alive and Well not Missing in Action (if applicable)</li> <li>◦ VA 86-8923 IRRRL Worksheet</li> <li>◦ Comparison Statement on VA IRRRL</li> <li>◦ VA Form 26-1820 Report and Certification of Loan Disbursement, signed and dated by Client and borrower</li> <li>◦ VA 26-1802a Addendum to URLA (Final)</li> <li>◦ VA 26-1859 Warranty of Completion of Construction (if applicable)</li> <li>◦ Streamline Income – Salaried Borrower: (paystub or VOE or Income Section 1003) - Self-Employed: (4506T Transcript or Income Section 1003)</li> <li>◦ Any other applicable documents for VA loan</li> </ul> <p><b>Applicable for ONAP 184 loan products:</b></p> <ul style="list-style-type: none"> <li>◦ CAIVRS Authorization successful for all borrowers</li> <li>◦ Borrower Identification includes Tribal Affiliation</li> <li>◦ Section 184 Case Assignment</li> <li>◦ HUD Form 53036 – Mortgage Credit Analysis Worksheet signed by underwriter</li> <li>◦ Section 184 Loan Guarantee Firm Commitment Form signed by ONAP</li> </ul>	<ul style="list-style-type: none"> <li>◦ HUD Form 53038 – Transmittal form Loan Guarantee Fee, along with confirmation Initial Fee is paid</li> <li>◦ Streamline Income – Salaried Borrower: (paystub or VOE or Income Section 1003) - Self-Employed: (4506T Transcript or Income Section 1003)</li> <li>◦ Any other applicable documents for 184 loans</li> </ul> <p><b>Applicable for Texas 50(a)(6) Home Equity loan products:</b></p> <ul style="list-style-type: none"> <li>◦ 12 Day Notice Period: Notice Concerning Extension of Credit must be signed and dated by ALL borrower(s), owners-in-title and non-borrowing spouses</li> <li>◦ Receipt Of Copies: Texas Home Equity Receipt of Copies must be signed and dated by ALL borrower(s) as of the date of closing.</li> <li>◦ One Day Disclosure: The Acknowledgement Confirming Borrower Receipt of Final Itemized Disclosure of Fees must be signed and dated by ALL borrower(s) one day prior to closing</li> <li>◦ Texas Home Equity Note – Fannie Form 3244.1. if 5/1 ARM Fannie Form 3528.44</li> <li>◦ Texas Home Equity Security Instrument- Fannie Form 3044.1</li> <li>◦ 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</li> <li>◦ Texas Home Equity ARM Rider: ARM ride Fannie Form 3187.44, if applicable</li> <li>◦ Texas Home Equity Condo Rider – Fannie Form 3140.44, if applicable</li> <li>◦ Texas Home Equity PUD Rider – Fannie Form 3150.44, if applicable</li> <li>◦ Rescission Period: The Notice of Right of Rescission signed and dated by ALL borrower(s)</li> <li>◦ Right To Cancel: Confirmation of Election Not To Rescind or Cancel Transaction signed and dated by ALL borrower(s)</li> <li>◦ Acknowledgment of Fair Market Value: Must be signed and dated by ALL borrower(s) and the lender</li> <li>◦ 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</li> <li>◦ Title Insurance Endorsements: T-2, T-19, T-42, and T-42.1; if a PUD include T-17</li> <li>◦ Legal and Compliance Statement: Gateway Form Statement of Opinion or similar form signed and dated by Legal Counsel</li> <li>◦ Any other applicable documents for Texas 50(a)(6) Home Equity loans</li> </ul> <p><b>Applicable for USDA loan products:</b></p> <ul style="list-style-type: none"> <li>◦ CAIVRS Authorization successful for all borrowers</li> <li>◦ GUS Underwriting Findings showing Accept/Eligible</li> <li>◦ RD Form 1980-18 Executed by Client</li> <li>◦ RD Conditions from 1980-18</li> <li>◦ Safe Well Water Test (if applicable)</li> <li>◦ RD Form 1980-21 Executed by Borrower(s) and Client</li> <li>◦ RD Form 1980-19 Loan Closing Report</li> <li>◦ Any other applicable documents for USDA loans</li> </ul>