

How Does the Bank Merger Impact My Business with Gateway?

Q. How does the merger impact submission of loans for purchase to Gateway?

A. There is no change in how you submit a loan for purchase.

Q. What will be the name of the new entity after the merger and when will the merger take place?

A. Our new name will be Gateway Mortgage Group, Correspondent Lending, a division of Gateway First Bank and our first official day of business will be May 4, 2019.

Q. Will your Name (Gateway Mortgage Group, LLC) change on my documents?

A. The following documents will need to show our new name, Gateway Mortgage Group, a division of Gateway First Bank. The address and other information will remain the same. See updates in our Client Guide Chapter 4 Loan Delivery and Purchase Policies:

<http://www.gatewaycorrespondent.com/client-guide/loan-delivery/>

- 1) Note Endorsement Verbiage
- 2) Wire Transfer Language
- 3) Mortgagee Clause
- 4) Servicing Transfer Letter

Q. Regarding servicing, payments, notes and trailing documents will the address change as to where to send these to?

A. No, there will be no address change when mailing any information to Gateway.

Q. How does the merger affect programs, products and new options for sales?

A. The merger will not impact any current programs or products. However, we plan to add more products and options down the road.

Q. Will the HMDA code for Gateway change with the merger?

A. Yes, the code will change to code 6 for HMDA reporting.

Q. Will Gateway's Identification Numbers change as a result of the merger?

A. No, all existing identification numbers will not change as a result of the merger. Please refer to our Client Guide Chapter 1, Doing Business with Us.

<http://www.gatewaycorrespondent.com/client-guide/>

Q. How will Gateway First Bank operate?

A. Gateway First Bank will be a digital bank with five branches located in Northwest Oklahoma. We plan to open a branch location in Jenks, Okla., our corporate headquarters, in the fourth quarter of this year

Q. Will Gateway have the ability to purchase loans in all 50 states?

A. Yes, we will be expanding coverage. Announcements will be made in the near future.

Q. Will you continue servicing your loans?

A. Mortgage Servicing is a strategic business at Gateway First Bank, which we plan to expand. We are dedicated to providing the best service experience in the industry for our clients.

Q. Will Gateway solicit borrowers for deposits, credit cards and other bank programs?

A. Gateway intends to continue to abide by our agreements with each correspondent.