



Gateway Overlay Exception Request

Gateway Loan #: _____ Date: _____

Borrower Name: _____ Property Address: _____

Delegated: YES or NO City: _____ State: _____

| | | |
|---------------------------------------|----------------------------------|--|
| Loan Program: | Loan Term: | Underwriting Method: |
| <input type="checkbox"/> Conventional | <input type="checkbox"/> 30 year | <input type="checkbox"/> DU (must be Accept/Approve) |
| <input type="checkbox"/> FHA | <input type="checkbox"/> 25 year | <input type="checkbox"/> LP (must be Accept/Accept) |
| <input type="checkbox"/> VA | <input type="checkbox"/> 20 year | <input type="checkbox"/> GUS |
| <input type="checkbox"/> USDA | <input type="checkbox"/> 15 year | <input type="checkbox"/> Manual |
| <input type="checkbox"/> FHA Sec 184 | <input type="checkbox"/> 10 year | |

Loan Amount: _____ LTV/CLTV: _____

Sale Price: _____ DTI: _____

Appraised Value: _____ Reserves: _____

| | | |
|--|---------------------------------|--------------------------------------|
| Loan Purpose: | Property Type: | Occupancy: |
| <input type="checkbox"/> Purchase | <input type="checkbox"/> Single | <input type="checkbox"/> Primary |
| <input type="checkbox"/> Rate/Term Refinance | <input type="checkbox"/> Family | <input type="checkbox"/> Investment |
| <input type="checkbox"/> Cash Out Refinance | <input type="checkbox"/> Condo | <input type="checkbox"/> Second Home |
| | 2-4 Unit | FICO Scores: _____ |

Income Type: W2 Self-Employed Commission

Request Reason: _____

Compensating Factors: _____

Steps:

1. Register loan in GEMS
2. Share conventional loan appraisals with Gateway in UCDP, Gateway Aggregator ID is AAZ008
3. Upload required Documents to GEMS. **Note: DO NOT change "Status" after uploading docs.**
 AUS Findings 1008 Transmittal/92900LT/Loan Analysis
 1003 Loan Application Credit Report
 All other applicable documents pertaining to the exception request reason
4. Email form to Tatum.Hunter@GatewayLoan.com and Bruce.Brown@GatewayLoan.com and Linda.Garloch@GatewayLoan.com

Client Name Requesting: _____

Underwriter Requesting: _____

Phone Number: _____ Email: _____

Response Time is 48 hours. All requests may be subject to a lock price adjustment if approved.

Disclaimer: Exceptions may be subject to lock price adjustments. Gateway's review in advance and exception approval does not release the Client's representations and warranties that all loans comply with all applicable federal, state and local laws and/or regulatory lending guidelines, as well as licensing requirements; requirements of Fannie Mae, Freddie Mac, FHA, ONAP Section 184, VA and USDA; and compliance with all terms, representations and warranties contained in the Gateway Correspondent Loan Purchase and Sale Agreement.

