

## Non-Delegated Initial Submission Minimum Document Checklist

All items noted below must be imaged as a full size, legible document and uploaded into the GEMS Portal for the initial submission, along with this checklist. Missing documentation may delay the loan from receiving a credit decision. **Additional Documentation may be required based on specific loan program requirements.**

**Borrower:** \_\_\_\_\_ **Gateway Loan #** \_\_\_\_\_  
**Client Name:** \_\_\_\_\_ **Contact Name:** \_\_\_\_\_  
**Contact Email:** \_\_\_\_\_ **Contact Phone #:** \_\_\_\_\_

**Steps:**

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|  | Step 1: Assign & Finalize the AUS Findings (DU/LPA or GUS) – See 8-Easy Steps for assistance. Failure to complete this step will delay your UW review. |
|  | Step 2: Share Appraisal in UCDP and/or EAD (FHA loans) (if appraisal is complete).   |
|  | Step 3: Import Final 3.4 Data file into GEMS. Complete ALL sections of URLA in GEMS.   |
|  | Step 4: Upload Initial Submission Documents to GEMS (see below), including this completed checklist.   |
|  | Step 5: Change status to "Submitted to Gateway" in GEMS.   |

**Initial Submission Documentation – All Products Required Minimum documentation**

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|  | Initial URLA completed in full & signed by Borrowers & LO. Must have all sections completed including Borrower’s information and Lenders Loan Information.  |
|  | Your most recent findings for DU, LPA, or GUS Findings. This must match your lock registration – i.e. Loan amount, Purchase price, appraised value, rate, refinance type, etc.                                  |
|  | Credit Report & supplements; including BK, Foreclosure, DIL documentation as applicable.<br>FHLMC only: must be from Credit Plus or provide LPA Credit Authorization  |
|  | Employment & Income documentation – per AUS and Agency Guidelines. This includes All required tax returns, K-1’s, P&L statements, Business Bank statements, W-2’s, WVOEs, paystubs, retirement statements, etc. |
|  | Asset Documents – per AUS and agency guidelines. Must match your submitted 1003.  |
|  | Fully executed Purchase Agreement including all addendums on purchase transactions.   |

**\*\* Failure to provide any of the above documentation will result in an automatic return of your file. Loan will be placed back to New File Status until everything above is received.**

**\*\*Do not forget to complete page 2**

**Other Submission Documentation – All Products \*\*These are not required but can make your review more complete.**

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|  | Appraisal Report, in color, including UCDP, EAD and Collateral UW report if UCDP score is a 4.0 or greater.   |
|  | Title Commitment & CPL. Names of borrowers must match loan submission.  |
|  | Tax Certification. New construction will require estimated tax calculation.   |
|  | Flood Certification. Only Corelogic Flood Certs, will be accepted. All other certifications will have a new Flood Cert pulled by Gateway.   |
|  | Homeowners Insurance, Flood insurance (if applicable). Mortgagee Clause to be updated per Client guide. If 30 days or less remaining on policy will require renewal policy.       |
|  | VOR/VOM – for any mortgage not reporting on credit. (Satisfactory most recent 12 months. If landlord/mortgagee is an individual provides canceled checks in addition to VOR/VOM). |
|  | Payoff Statements for any debt being paid off at closing.   |

**FHA Initial Submission Documents: Do NOT add Gateway as Sponsor until after the Appraisal is logged through FHA connection and you have uploaded the Appraisal logging screen**

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|  | FHA Case Number Assignment printout. Names in FHA connection must match loan file exactly. |
|  | Clear CAIVRS for all borrowers.  |
|  | 92900A Initial, fully executed, signed & dated by all parties.                             |
|  | FHA Amendatory Clause & Real Estate Certification signed by all parties (purchaseonly).    |
|  | Any other applicable documents for FHA loans.  |

**VA initial Submission Documents: Add Gateway First Bank as Sponsor ASAP. This will ensure receipt of the Appraisal and delivery of NOV within required timeframe.**

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|  | Clear CAIVRS for all borrowers.  |
|  | Certificate of Eligibility.  |
|  | Initial VA 26-1802a – Addendum to URLA, fully completed & signed by all parties. |
|  | VA Form 1805 – Appraisal request with VA Case ID, or VA IRRRL Case number.       |
|  | Any other applicable documents for VA loans.                                     |

**ONAP 184 Initial Submission documents**

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|  | Clear CAIVRS for all borrowers.                               |
|  | Borrower's Identification including Tribal Affiliation.       |
|  | Section 184 Case Assignment.                                  |
|  | Addendum to URLA 50111 Initial signed & dated by all parties. |
|  | Any other applicable documents for 184 loans.                 |

**USDA Initial Submission documents**

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|  | Gateway Credit Report Authorization Form completed in full (not required when creditreport from Credit Plus is used). |
|  | Initial Form 3555-21 – Request for Single Family Housing Loan Guarantee completed in full & signed by all parties.    |
|  | Any other applicable documents for USDA loans.  |

