

OVERLAY EXCEPTION REQUEST

Gateway Loan #

Date

Borrower Name:

Property Address

Delegated **Yes** **No**

City

State

Loan Program

Conventional
FHA
VA
USDA
FHA Sec 184

Loan Term

30 year
25 year
20 year
15 year
10 year

Underwriting Method

DU (must be Approve/Eligible)
LP (must be Eligible/Accept)
GUS
Manual

Loan Amount

LTV/CLTV

Sale Price

DTI

Appraised Value

Reserves

Loan Purpose

Purchase
Rate/Term Refinance
Cash Out Refinance

Property Type

Single
Family
Condo 2-4 Unit

Occupancy

Primary
Investment
Second Home

Income Type W2 Self Employed

Commission FICO Scores

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 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. © 2023 Gateway First Bank. All rights reserved. Member FDIC. Equal Housing Lender. NMLS 7233. HQ: 244 South Gateway Place, Jenks, OK 74037. 877.406.8109. Maryland Mortgage Lender License 19468.