

APPRAISAL REVIEW REQUEST

Gateway Loan # Date

Borrower Name Property Address

City State

Loan Program Loan Term Underwriting Method

Conventional 30 year DU (must be Accept/Approve) FHA 25 year LP (must be Accept/Accept)

VA 20 year GUS
USDA 15 year Manual

10 year

Loan Amount LTV/CLTV %

Sales Price DTI %

Appraised Value Months Reserves

Loan Purpose Property Type Occupancy

Purchase Single Family Primary
Rate/Term Refinance Condo Investment
Cash Out Refinance 2-4 Unit Second Home

Request Reason

Compensating Factors

FHA Sec 184

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

 Appraisal / Collateral Underwriter Report

 All other applicable documents pertaining to the exception request reason
- 4. Email form to corrunderwriting@GatewayLoan.com

Client Requesting

Underwriter Requesting

Phone Number Email

Response Time is 48 hours.

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 First Bank, Correspondent Lending Loan Purchase and Sale Agreement.

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