



GMOS
Gateway Mortgage Origination Suite

Initial Documents Training Guide



<https://www.gmos.us>
E-mail: support@gmos.us

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INITIAL DOCUMENTS

Confirm that the proper lender role has the user rights in Admin to TIL and GFE.

Pipeline view action dropdown menu GFE

The screenshot shows the ABC Mortgage Pipeline view in a Microsoft Internet Explorer browser. The page title is "Lender Pipeline: AVISTAWHOLESALEDEMO". There are navigation links for PIPELINE, LOAN SEARCH, NEW LOAN SETUP, REPORTS, IMAGEFLOW, PRODUCTS, RATES, RESOURCE CENTER, LINKS, and CONTACT US. A table of loans is displayed, and an action dropdown menu is open over the first row, with "GFE" selected. The table contains the following data:

Action	Institution	Borrower Name	Loan Number	SSN	Loan Amount	Loan Status	Last Modification Date	Lock Expiration Date	AU Results
Select	ABC Community Bank	Builder, Suzi	4000095865	500606666	\$95,000.00	DU: Imported	1/10/2006 3:01:57 PM		
Select	DocuPrep	ARM, TEST	4000095852	171111111	\$80,000.00	DU: Imported Final	1/10/2006 2:38:29 PM	2/3/2006 Auto Confirm Enabled	
Select	CBA Broker	Builder, Suzi	4000095791	500606666	\$95,000.00	DU: Complete Final Originator Archived	1/10/2006 2:37:29 PM	1/13/2006 Auto Confirm Enabled	DU: Approve/Eligible
Select	DocuPrep	FIXED MOD2, TEST	4000095864	116111112	\$90,000.00	DU: Imported Final	1/10/2006 2:37:16 PM	2/23/2006 Auto Confirm Enabled	
Select	DocuPrep	FIXED2, TEST	4000095863	177111111	\$82,000.00	DU: Imported Final	1/10/2006 2:37:06 PM	2/6/2006 Auto Confirm Enabled	
Select	ABC Community Bank	Builder, Suzi	4000095824	500606666	\$365,000.00	DU: New Final	1/10/2006 2:36:56 PM	2/23/2006 Auto Confirm Enabled	
Select	DocuPrep	FIXED MOD, TEST	4000095851	116111111	\$90,000.00	DU: Imported Final	1/10/2006 1:52:48 PM	2/20/2006 Auto Confirm Enabled	
Select	DocuPrep	FHA ARM, TEST	4000095855	111181111	\$81,200.00	DU: Imported	1/10/2006 8:38:00	2/3/2006	

1. From the pipeline action dropdown list select GFE
2. Enter the Estimated First Payment date
3. Select Loan Program from the dropdown list
4. The amounts, PFC and Sec 32 are defaulted in Admin
5. The user can make changes to the amounts, PFC, Sec32, Paid By and Paid To if the line items are not locked by the Administrator in Admin
6. Click Save/Close when changes are completed

Good Faith Estimate

Borrower's First Name <input type="text" value="John"/>	Borrower's P.I. <input type="text" value="1234"/>	Borrower's Last Name <input type="text" value="Doe"/>	Loan Number <input type="text" value="7000"/>
Property Address <input type="text" value="1234 East Street"/>	Address Number <input type="text" value="1000"/>	Address Street Name <input type="text" value="East Street"/>	Address Unit <input type="text" value=""/>
Estimated Closing Date <input type="text" value="12/31/2024"/>	Property City <input type="text" value="Springfield"/>	Property State / Zip Code <input type="text" value="KY 40309"/>	Loan Amount <input type="text" value="\$75,000.00"/>
Broker/Loan Name <input type="text" value="ABC Community Bank"/>	Interest Rate <input type="text" value="3.000%"/>	Number of Months <input type="text" value="360"/>	Loan Amount (Delivered) If Preclosed <input type="text" value="\$75,000.00"/>
Broker Address <input type="text" value="1234 Main St"/>	Broker City <input type="text" value="Springfield"/>	Broker State / Zip Code <input type="text" value="KY 40309"/>	Date Prepared <input type="text" value="1/10/2024"/>
Estimated First Payment <input type="text" value="\$210.00"/>	Loan Program <input type="text" value="Select one"/>		

The information provided below reflects estimates of the charges, which you are likely to incur at the settlement of your loan. The fees listed are estimates; actual charges may be less or more. Your transaction may not include a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement, which you will be receiving at settlement. The HUD-1 and HUD-1A settlement will show you the actual cost for items paid at settlement. FCC and EAC 12 are read only. Some fees may be locked by the lender.

1.00 Fees Paid to Lender in Connection with Loan

Fee Name	Amount	FPC	Swick	Paid By	Paid To
801 Origination Fee 1.000% (N) + (1)		Yes	Yes	Borrower	Lender
802 Loan Discount Fee (N) + (1)		Yes	Yes	Borrower	Lender
803 Appraisal Fee \$200.00	\$200.00	Yes	Yes	POC	Borrower
804 Credit Report \$40.00	\$40.00	Yes	Yes	POC	Borrower
805 Lender's Inspection Fee		Yes	Yes	Borrower	Lender
806 Mortgage Insurance Application Fee		Yes	Yes	Borrower	Lender
807 Assumption Fee		Yes	Yes	Borrower	Lender
808 Yield Spread Premium		Yes	Yes	Lender	Borrower
809 VA Funding Fee		Yes	Yes	Borrower	Lender
810 Bootstrap Fee		Yes	Yes	Borrower	Lender
811 Underwriting Fee \$200.00	\$200.00	Yes	Yes	Borrower	Lender
812		Yes	Yes	Borrower	Lender
813		Yes	Yes	Borrower	Lender
814 Tax Service Fee \$71.00	\$71.00	Yes	Yes	Borrower	Lender
815 Administration Fee		Yes	Yes	Borrower	Lender

1.00 Title Charges

Fee Name	Amount	FPC	Swick	Paid By	Paid To
1101 Settlement or Closing Fee		Yes	Yes	Borrower	Lender
1102 Abstract/Title Search		Yes	Yes	Borrower	Lender
1103 Title Examination		Yes	Yes	Borrower	Lender
1104 Title Insurance Binder		Yes	Yes	Borrower	Lender
1105 Document Preparation Fee		Yes	Yes	Borrower	Lender
1106 Notary Fee		Yes	Yes	Borrower	Lender
1107 Attorney's Fees		Yes	Yes	Borrower	Lender
1108 Title Insurance (N) + (1)		Yes	Yes	Borrower	Lender
1109 Lender's Coverage (N) + (1)		Yes	Yes	Borrower	Lender
1110 Owner's Coverage (N) + (1)		Yes	Yes	Borrower	Lender
1111		Yes	Yes	Borrower	Lender
1112		Yes	Yes	Borrower	Lender
1113		Yes	Yes	Borrower	Lender

1.00 Government Recording & Transfer Charges

Fee Name	Amount	FPC	Swick	Paid By	Paid To
1201 Recording Fee		Yes	Yes	Borrower	Lender
1202 Cha/County Tax/Stamp (N) + (1)		Yes	Yes	Borrower	Lender
1203 State Tax/Stamp (N) + (1)		Yes	Yes	Borrower	Lender
1204		Yes	Yes	Borrower	Lender
1205		Yes	Yes	Borrower	Lender

1.00 Additional Settlement Charges

Fee Name	Amount	FPC	Swick	Paid By	Paid To
1301 Survey		Yes	Yes	Borrower	Lender
1302 Pest Inspection		Yes	Yes	Borrower	Lender
1303		Yes	Yes	Borrower	Lender
1304		Yes	Yes	Borrower	Lender
1305		Yes	Yes	Borrower	Lender
1306		Yes	Yes	Borrower	Lender

Estimated Closing Costs: \$1,321.00

1.00 Items Required by Lender to be Paid in Advance

Fee Name	Amount	FPC	Swick	Paid By	Paid To
901 Default Penalty 15 days @ \$20.00 per day		Yes	Yes	Borrower	Lender
902 Mortgage Insurance Premium (N)		Yes	Yes	Borrower	Lender
903 Hazard Insurance Premium		Yes	Yes	Borrower	Lender
904		Yes	Yes	Borrower	Lender
905		Yes	Yes	Borrower	Lender

1.00 Reserves Disclosed with Lender

Fee Name	Month	Per Month	Amount	FPC	Swick	Paid By	Paid To
1001 Hazard Insurance Reserves		\$70.00		Yes	Yes	Borrower	Lender
1002 Mortgage Insurance Reserves - Calculate		\$0.00		Yes	Yes	Borrower	Lender
1003 City Property Tax Reserves				Yes	Yes	Borrower	Lender
1004 County Property Tax Reserves		\$100.00		Yes	Yes	Borrower	Lender
1005 Annual Assessments Reserves		\$0.00		Yes	Yes	Borrower	Lender
1006 Flood Insurance Reserves				Yes	Yes	Borrower	Lender
1007 Other		\$0.00		Yes	Yes	Borrower	Lender
1008				Yes	Yes	Borrower	Lender

Estimated Prepaid Taxes & Reserves: \$322.33

TOTAL ESTIMATED CLOSING CHARGES: \$1,643.33

ESTIMATED FUNDING FEES (CUSTOM)		ESTIMATED BORROWER CONTRIBUTIONS	
A. Purchase Price/Paidoff Amount	\$100,000.00	Principal & Interest	\$937.08
B. Estimated Closing Costs	\$1,321.00	Other Financing	
C. Estimated Prepaid Taxes/Reserves	\$312.33	Hazard Insurance	\$70.00
D. PML, MIP, Funding Fee	\$0.00	Taxes	\$100.00
E. TOTAL (A + B + C + D)	\$101,633.33	Mortgage Insurance	\$50.00
Loan Amount (include PML, MIP, Funding Fee)	\$95,000.00	Homeowners Assoc.	\$40.00
PML, MIP, Funding Fee Financed	\$0.00	Other	\$30.00
F. Amount of New Mortgage	\$95,000.00	TOTAL MONTHLY PAYMENT	\$1,057.08
G. Other Financing			
H. Other Equity or Credits	\$0.00		
I. Amount of Cash Deposit			
J. Closing Costs paid by Seller	\$0.00		
K. Other Credits	\$0.00		
L. TOTAL OF G + H + I + J + K	\$95,000.00		
M. Est. Cash To/From Borrower (E - L)	\$6,633.33		

Pipeline view action dropdown menu TIL

Logot Logout Refresh

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DocuPrep	FIXED MOD, TEST	4000095851	116111111	\$90,000.00	DU: Imported Final	1/10/2006 3:25:14 PM	2/20/2006 Auto Confirm Enabled	
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DocuPrep	FHA ARM, TEST	4000095855	111181111	\$81,200.00	DU: Imported	1/10/2006 8:38:00	2/3/2006	

1. From the pipeline action dropdown list select TIL
2. Enter the First Payment date by using the dropdown lists
3. Enter Adjustable Rate Mortgage fields (if applicable)
4. Enter Buydown Mortgage fields (if applicable)
5. Enter Mortgage Insurance fields (if applicable)
6. Complete the Feature section as required
7. Complete the Insurance section as required
8. Complete the Creditor section as required
9. Complete the Security section as required
10. Complete the Filing Fees section as required
11. The Late Charge and Prepayment sections are defaulted and can be changed by the user
12. Complete the Assumption section as required
13. Complete the Others section as required
14. Click Calculate
15. Click Save/Close

Truth In Lending

Calculate Save/Close Cancel

Borrower & Property Information

Borrower's First Name TEST	Borrower's M.I A	Borrower's Last Name FIXED MOD	Loan Program 30 Year Fixed	Loan Number 4000095851
Property Address 111 SAMPLE TEST STREET	Property City Salt Lake City	Property State / Zip Code UT 84111	Date Prepared 1/9/2006	
Broker Address 123 anystreet	Broker City Salt Lake	Broker State / Zip Code UT 55555	Broker/Bank Name DocuPrep	

TIL Statement

APR 6.1567%	Note Rate 6.0000%	Loan Amount \$90,000.00	Prepaid Finance Charges \$1,492.85	Appraised Value \$100,000.00	Term (mths) 360
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Payment Schedule First Payment: Jan 1 2006

# of Payments	Int. Rate	Monthly Payment	Balance
359	6.0000%	\$539.60	\$532.39
1	6.0000%	\$535.05	\$0.00
Total Payments: \$194,251.45		Amount Financed: \$88,507.15	Finance Charge: \$105,744.30

Adjustable Rate Mortgage

1st Adj Cap %	1st Change mths	Adj Cap %	Adj Period mths	Life Cap %
Margin %	Index %	Floor %	Round <input checked="" type="radio"/> Up <input type="radio"/> Down %	

Buydown Mortgage

1	2	3	4	5
Rate %	Rate %	Rate %	Rate %	Rate %
Term mths	Term mths	Term mths	Term mths	Term mths

Mortgage Insurance

M11 Mths	M12 Mths	Cancel at %
<input type="checkbox"/> Midpoint Cancellation		

Feature

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature.

Insurance: The following insurance is required to obtain credit.

Credit life insurance Credit disability Property insurance Flood insurance

Premium: Credit Life Credit Disability Credit Life & Disability

You may obtain the insurance from anyone you want that is acceptable to creditor.

If you purchase property flood insurance from creditor you will pay \$ for a one year term.

Security:

You are giving a security interest in: 111 SAMPLE TEST STREET, Salt Lake City, UT 84111

The goods or property being purchased Real property you already own.

Filing Fees:

Late Charge:

If a payment is more than 15 days late, you will be charged 5 % of the payment

Prepayment: If you pay off early, you

may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

Assumption:

Someone buying your property may may, subject to conditions may not assume the remainder of your loan on the original terms.

Others:

* means an estimate

all dates and numerical disclosures except the late payment disclosures are estimates.

Calculate Save/Close Cancel

Pipeline view action dropdown menu Initial Disclosure

The screenshot shows a web browser window displaying a pipeline view. A dropdown menu is open on the left side, with 'Initial Disclosure' selected. The main content area shows a table of loan records. The table has the following columns: Institution, Borrower Name, Loan Number, SSN, Loan Amount, Loan Status, Last Modification Date, Lock Expiration Date, and AU Results. The table contains several rows of data, including loans from DocuPrep, ABC Community Bank, and CBA Broker.

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DocuPrep	FHA ARM, TEST	4000095855	111181111	\$81,200.00	DU: Imported	1/10/2006 8:38:00	2/3/2006	

- From the pipeline action dropdown list, select Initial Disclosure
- Click Submit on the Submit to DocuPrep page
- If there are any incomplete fields the Missing Fields page with the individuals links will be displayed
- Complete the missing fields and click Save/Close (if applicable)
- Click Submit on the Submit to DocuPrep page again (if missing fields were displayed)
- The user will be returned to the pipeline view
- Documents can take up to 3 minutes to return
- Select View Init. Disclosure from pipeline action dropdown list
- Initial Document package will open in PDF format
- Click Printer Icon at the top of the screen to print package
- Any changes to the documents will have to be completed in the GFE and/or TIL screens and resubmitted