

GATEWAY MORTGAGE SERVICING FAQ'S

- 1) What is your mailing address?

Currently all correspondence, payments, qualified written requests, overnight mail and insurance renewals/bills can be sent to:

Gateway Mortgage Group LLC
Attn: Servicing Dept
6910 E. 14th Street
Tulsa, OK 74112

Please be sure customer includes six digit loan number on all correspondence or payments.

- 2) Can I make payments online?

Yes. Please visit www.gatewayloan.com in order to make an online payment. This service is free if the payment is made prior to the 15th of the month. After the 15th there is a \$10.00 fee.

- 3) Who can I call to make a payment over the phone or discuss other concerns I may have with my account?

The Servicing Department's toll-free number is 877-764-9319 and customer service hours are between 8:30 AM CST and 5:30 PM CST. There is a fee of \$10.00 for payments made over the phone regardless of the time or day of month.

- 4) I have not received a bill or coupon book in order to make my payment what should I do?

It normally takes 7 days from the closing to setup any new account on the servicing system. Depending on the date of setup could affect when statements get sent. Monthly statements are mailed on the 18th of each month and should be in the customer's hands within 5 days of the due date of the first payment. If not received by this time, please have customer call toll-free number to address.

- 5) Do you have a bi-weekly payment program?

Currently Gateway does not sponsor any type of bi-weekly payment program but we are seeking to implement in the near future.

6) Can I have my payments automatically drafted from my checking or savings account?

Yes. You can take advantage of Gateway's automatic payment program. The amount of the customer's payment, plus any additional amounts to add towards principal reduction on a continual basis can be automatically deducted each month from the checking or savings account you designate. It's fast, easy and best of all free! The form to begin this service is attached. Also this service can be started via the website.

7) If I pay more than my monthly payment how will the funds be applied?

If we receive a payment that exceeds the monthly payment but is not enough to apply an additional monthly payment, the excess will be applied to principal unless the borrower indicates otherwise.