

The life of your loan with Gateway

Your loans life with Gateway will begin with the delivery of your complete, stacked file, with LOAN NUMBER or accompanied by your files from 3.2 to Setup@GMOS.us. Be sure to cc jlair@gatewayloan.com on all submissions.

- 1. Our Setup Department will confirm/run DU findings and verify all needed documents and disclosures for submission have been included/received in your submission package. Setup will notify us by email. Setup can be reached at 972 908 3390 Opt. 1**

Expected Time: <4hrs (if file submitted after 2pm Central Time expect the following business day)

- 2. If Setup has received all needed documents and disclosures for submission, your file will be pushed to UW. Your file will be assigned an UW who will render us a decision and advise us by email. You will be able to find your underwriters contact information on your emailed decision or in GMOS notes/history. Look for your UW's contact info on your approval/decision.**

Expected Time: (For UW times, please refer to submission receipt or visit www.JerryLair.com)

- 3a. If your file is approved, you will work closely with your UW and closing department.**

(Please see UW approval and/or GMOS for UW's contact information)

- 3b. If your file is declined or suspended, you will work closely with your UW to remove from suspense or understand/overturn the denial.**

- 3c. If your file is approved, but you are having difficulty understanding or satisfying your conditions contact your UW directly.**

Expected Time: depends on specific issue

4. You may satisfy your conditions by emailing them to my Setup Department @ Setup@GMOS.us and [cc JLair@gatewayloan.com](mailto:JLair@gatewayloan.com) and your UW! Or fax to 918 392 8374. Be sure to use your approval as your cover page or your email/fax will be discarded. If emailing conditions, please be sure to use your borrowers name and the loan number in the subject field of the email. Setup will upload/index all documents for UW to satisfy. Please be sure to carbon copy (CC) jlair@gatewayloan.com and your UW to the conditions you email to Setup.

Expected Time: visit www.jerrylair.com for current UW and Conditions turn times.

5. Once all Conditions have been satisfied, our Closing Department will contact you directly to coordinate the closing and funding of your loan file. You can also reach them at 972 908 3390 Opt. 2.

Thank you for your business!

Gateway
MORTGAGE GROUP

