



## *Loan Processing Info*

Customer Service Line 918 743 7084

Loan Package Submissions:           Setup@gmos.us or Fax 918 392 8374

Conditions, fee sheets etc. should be directed to [setup@gmos.us](mailto:setup@gmos.us) or fax 918 392 8374

Dallas Fulfillment Center – 972 908 3390

Tulsa Fulfillment Center 918 712 9000

If sent after initial submission package, appraisals should be sent to [setup@gmos.us](mailto:setup@gmos.us) (do not fax)

**For appraisal question please email [appraisals@gmos.us](mailto:appraisals@gmos.us)**

### **Indemnification/Closing Protection Letter:**

\*CPL Requires Borrower's Name Listed

#### **Gateway Mortgage Group LLC**

ISAOA ATIMA Complete Wire Instructions on  
6910 E 14<sup>th</sup> St Tulsa, OK 74112

### **Wire Instructions:**

(Closing Agent)  
Complete Wire Instructions on  
LETTERHEAD to include:  
Name of Bank  
City/State of Bank  
ABA # Account Number

### **Title Commitment:**

Proposed Insured to Read

Gateway Mortgage Group LLC, ISAOA

Insurance:

Mortgagee Clause to Read:

Gateway Mortgage Group LLC  
ISAOA 6910 E 14<sup>th</sup> St  
Tulsa, OK 74112

[www.JerryLair.com](http://www.JerryLair.com)



1. Export from your LOS (Calyx, Byte etc.) and save file to your desktop for easy retrieval. Export in a fnm 3.2 format.
2. Log into GMOS
3. On the left slide menu in [GMOS](#), select **quick links**
4. Select **Import a Loan**
5. Select FNM 3.2 file format, browse your desktop and locate your file, open then **submit**

*You file is now registered. It should show in your pipeline with a loan number.*

6. Back in your pipeline, select your subject file by clicking the small magnifying glass to the left of your loan number/loan amount. This will select the file to be viewed/worked on.
7. On the left slide menu expand **Loan Tasks**. From there you will find **Services**.
8. Under **services** select **Automated Underwriting**. Submission type should be **Credit and Underwriting** unless you have already repulled/reissued in GMOS. Complete your credit information to repull/reissue your credit report and select **submit**.
9. If everything is complete and information exported into system is enough to yield a DU decision, Step 8 will take you back to viewing your pipeline. Your subject file should be at a *submitted to DU status*. After approximately 30 seconds you should click the refresh on your browser. At this time you should see the DU results in status. Click the **status result** (approved/eligible, refer/eligible etc.) to view your findings.
10. If your export, import or data entry is not sufficient to yield a DU decision, step 8 will bring you to the edit screen where you will open the file, correct/complete the needed information as directed and click **submit** to continue. Once all information is correct/complete and DU has yielded desired recommendation, see submission instructions!
11. Thank you for the business!

[www.JerryLair.com](http://www.JerryLair.com)



## How to submit a loan to Gateway

If you are reading this you are likely getting ready to submit one of your first loans to us. Thank you. Answers to most of your questions, forms and contact information can be found at [www.JerryLair.com](http://www.JerryLair.com). To submit a loan to us, please follow the steps below. Note that I will need to register your loan for you if you do not have an ID to our GMOS system yet. If this is the case, please be sure to email me your fnm 3.2 along with your file. Without it I can not submit it. It must be a fnm 3.2, any other format will not work. If you need, you can find export instructions @ [www.JerryLair.com](http://www.JerryLair.com).

- i. Follow the stacking order you will find on the submission sheet to put the file together. Note that there are two different types of submissions. A full submission or a Credit Approval are your two options. A Credit Approval is very helpful when you have specific concerns in a file that you would like to have reviewed by underwriting before submitting your complete file. Take your time w/ the letter to the underwriter.
- ii. Email or Fax your "stacked" file to [setup@gmos.us](mailto:setup@gmos.us) or fax 918 392 8374. If your submission is sent directly to my Setup Group, they will forward back to me thus costing us time. There are several steps I take before submitting to our Setup Group to insure a healthy and boring as possible process.
- iii. When I have received your file for submission, typically within an hour you will receive a submission receipt with further instructions, current turn times etc. **PLEASE** read your receipt carefully and please save for your reference through the life of your loan. You will find your submitted package attached to your submission receipt. This is what I have received, combined and sent to setup and what setup will upload in our system for Underwriting. Please do not send additional documentation for this file until underwritten or requested from Setup or Underwriting.
- iv. See [Life of a Loan](#)

I sincerely thank you for your business.  
Please refer me to 3 friends

Jerry Lair  
[www.JerryLair.com](http://www.JerryLair.com)



# The life of your loan with Gateway

Your loans life with Gateway will begin with the delivery of your complete, stacked file to Jerry Lair. Once Jerry logs your file, completes notes in GMOS, and you receive a submission receipt by email, the steps below are followed.

**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 advise us by email. Setup can be reached at 972 908 3390 Opt. 1**

*Expected Time: <4hrs (if file submitted after 2pm Central Time, clock starts next 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 decision or in GMOS notes/history.**

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

**3a. If your file is approved, you will work closely with your UW and Setup Dept. to close your loan.**

*(Please use email to communicate with your UW if at all possible)*

**3b. If your file is declined or suspended, you will work closely with your UW to remove from suspense or understand/overturn the denial.** please allow UW 24 hours to respond.

**3c. If your file is approved, but you are having difficulty understanding or satisfying your conditions contact your UW directly. If not resolved email [ilair@gatewayloan.com](mailto:ilair@gatewayloan.com)**

**4.** You may satisfy your conditions by emailing them to my Setup Department @ [Setup@GMOS.us](mailto:Setup@GMOS.us) and [cc ilair@gatewayloan.com](mailto:ilair@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) [ilair@gatewayloan.com](mailto:ilair@gatewayloan.com) to the conditions you email to Setup as well as your UW.

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



**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!**



## Loan Submission Policy

Loan submissions are categorized into one of two groups; **Full Submissions or Credit Approvals**. All documentation for either category are sent in to [JLair@Gatewayloan.com](mailto:JLair@Gatewayloan.com) or (918) 392-8364 for fax. See submission sheet.

### Full Submissions

A full submission must contain the following items to be accepted at GMG:

- 1- Loan must be entered into GMOS if you have logins, or a fnm 3.2 file included if not
- 2- Submission sheet with contact emails for the loan file filled out
- 3- Fully completed 1003- 2 years employment and residence history
- 4- For FHA loans, need 92900 fully completed as well
- 5- GFE/TIL
- 6- 4506-signed
- 7- Income documentation for all sources of income listed on application
- 8- Asset documentation (purchase transactions)
- 9- Purchase contract (purchase transactions)

Other Info for FHA loans:

- 1) Disclosures (FHA- Informed Consumer Choice Disclosure, For Your protection: Get a Home Inspection, Borrower Signature Authorization, ECOA, Right to receive Appraisal, Fact Act)
- 2) 2) FHA case # with SS clearance/ CAIVRS, LDP, GSA (these may not be complete—for example the appraiser may not be on the ldp/gsa because he hasn't been selected yet)

Manual underwrites additional required items: LOEs for all credit derrogs. Required Income documentation is 30 days paystubs, 2 years W-2s and VOE for wage earner, tax returns for commission/1099 or self employed.

The setup group will index the documents attached to the loan submission, run AUS (Where necessary), re-issue credit/order new credit (as applicable), check USPS website for validity of address, and complete data entry of the 1003 as required. They will check the loan to see if the loan meets the criteria to be sent to underwriting.

If the loan file **meets the criteria** to be sent to underwriting, the set up group will email back the branch/broker that submitted the loan and let them know the findings they have from AUS, and that the loan has been submitted to underwriting. The status is changed in GMOS to “Underwriting Submitted,” and the submission email is added to the Underwriting queue (appropriate for the loan type) for the next available underwriter.

If the loan **file does not meet the criteria** to be sent to underwriting, the set up group will email back the branch/broker that submitted the loan and let them know what is deficient and must be obtained to send the loan to underwriting. A status in GMOS is not assigned.

### Credit Approvals/ Quick reviews



or will be suspended.

Following items to be accepted at GMG:

to GMOS or a fannie mae 3.2 file included  
contact emails for the loan file filled out, and specifically  
“DVAL”

that we want underwriting to review (i.e. credit report for  
or income calculations, etc). Very Important/MUST be included

The setup group will index the documents attached to the loan submission, run AUS (Where necessary), re-issue credit/order new credit (as applicable), check USPS website for validity of address, and complete data entry of the 1003 as required. They will check the loan to see if the loan meets the criteria to be sent in for credit approval.

If the loan file **meets the criteria** to be sent in for credit approval, the set up group will email back the branch/broker that submitted the loan and let them know the findings they have from AUS, and that the loan has been submitted for underwriter review. The status is not changed in GMOS as this does not constitute a loan submission. The credit approval email is added to the Credit Approval queue for the next available underwriter.

If the loan **file does not meet the criteria** to be sent in for credit approval, the set up group will email back the branch/broker that submitted the loan and let them know what is deficient and must be obtained to send the loan in for credit approval.

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