



Who is Gateway Funding?

Gateway Funding Diversified Mortgage Services, L.P. founded in 1994, is a full service mortgage banker offering a complete line of residential mortgage products to home buyers. Gateway Funding is committed to "Opening Doors to Home Ownership." We are an equal opportunity lender and provide financing to borrowers across the country (and Washington, D.C.). Gateway Funding is a Direct lender - which means no additional brokerage fees. Our capital resources provide financial strength and stability while delivering competitive loans in today's ever changing market. At Gateway Funding, it is all about providing you with the best solution - and that is what sets us apart from the rest.

Helping You With Convenience

- **"FIRST STEP" PRE-APPROVALS**
Gateway Funding offers an up front Mortgage credit approval for Borrowers BEFORE they start their home purchase process. This program will allow them to shop with confidence for a new home they know they can afford and be approved for when they find it! Our Pre-Approval certification will also give peace of mind to the Realtors and the seller knowing they are working with a truly qualified buyer. There is no charge and no obligation for this service.
- **COMPLIMENTARY CONSULTATION**
Gateway Funding will analyze and review home buyer's residential purchasing options at no charge and with no obligation.
- **FLEXIBLE APPOINTMENTS**
Applications are taken at the borrower's convenience. Over the Phone, On Line, In our Local Branch Office, In the Borrowers Home or at the Realtor's office.
- **APPROVALS**
Fast approvals from Gateway Funding's in-house staff of underwriters.

Residential Loan Products

- | | |
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| FIXED RATE MORTGAGES
10, 15, 20, 25 & 30 year terms - Fully Amortizing | VA AUTOMATIC LENDER
0% Down Loans to Qualified Veterans |
| ADJUSTABLE RATE MORTGAGES (ARMS)
For Initial Low Payments or to Qualify with More Buying Power - Interest Only Available | REVERSE MORTGAGES
Seniors Can Take Advantage of Home Equity with No Repayment |
| FIRST-TIME HOME BUYERS
As Little as 3.5% Down for Low to Moderate Income Borrowers | BUYDOWN PROGRAMS
Offer Initial Interest Rate Reductions |
| FHA
Low Down Payment, Higher Qualifying Ratios and Low Qualifying Credit Scores | INVESTOR / SECOND HOME PROGRAMS
Building Wealth with Real Estate |
| | JUMBO LOANS
Purchase, Refinance, Second Homes |
| | And Many More!! |

Our Mission

Gateway Funding is committed to providing extraordinary customer service by making our customers' satisfaction the top priority. Gateway Funding is also dedicated to delivering quality mortgage solutions that support you in Opening Doors to Home Ownership.

History

Established in July 1994, Gateway Funding has grown to become one of the largest privately-held mortgage companies in the United States. We are licensed in most states and have office locations across the country to serve you.

Ask Us About Our *When You use Gateway Funding as Your Lender*

FREE 1-Yr Home Warranty

1 Year Home Warranty FREE with Qualifying Primary Purchase Loans!

Gateway Funding of Bethlehem, PA

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Branch NMLS #140864 • PA Mortgage Lender License # 21474.001 • NJ Residential Mortgage Lender Branch License #9955701
1 Year Home Warranty is being offered by Gateway Funding Diversified Mortgage Services, LP through Global Home USA.
This offer is on non-jumbo, primary home purchase loans only, and may discontinue at any time. Please call for more details.

Gateway Funding Diversified Mortgage Services, L.P. NMLS #1071; AL Consumer Credit License (#MC4649); Licensed Mortgage Banker AZ (#BK0910184); Licensed Combination Mortgage Banker-Broker-Service AR (#11772); CA Finance Lenders Law License (#603E024); CA Residential Mortgage Lending Act License (#4130675); Licensed Mortgage Broker in CO; CT Mortgage Lending License (#11040); Licensed by the Delaware Office of the State Bank Commissioner (#2299); District of Columbia Mortgage Dual Authority License (#MLB1071); Licensed Correspondent Mortgage Lender FL (#CL0701952); GA Mortgage Lender License (#15499); ID Mortgage Broker/Lender License (#MBL-6051); IL Residential Mortgage License (#MB.0005883); IN First Lien Mortgage Lending License (#11220); IA Mortgage Banker License (#2009-0031); KS Mortgage Company License (#MC.0001491); LA Residential Mortgage Lending License; MD Mortgage Lender License (#5769); MA Mortgage Broker License (#MC1071); MA Mortgage Lender License (#MC1071); ME Supervised Lender License (#SLB6718); MI 1st Mortgage Broker/Lender Registrant (#FR0016592); MI 2nd Mortgage Broker/Lender Registrant (#SR0016593); MN Residential Mortgage Originator License (#MN-MO-40196588); NV Mortgage Broker License (#3247); Licensed by the New Hampshire banking department (#10192-MB); NJ Residential Mortgage Lender License (#9601232); NM Mortgage Loan Company License (#02188); NY Mortgage Banker License (#B500791); NC Mortgage Lender License (#L-121400); OH Mortgage Broker Act Mortgage Banker Exemption (#MBMB.850078.000) OH Mortgage Loan Act Certificate of Registration (#SM.501717.000) OK Mortgage Broker License (#MB001315); OR Mortgage Lending License (#ML-3443); PA Mortgage Lender license (#21474); RI Lender License (#20041625LL) RI Loan Broker License (#20041626LB); SC-BFI Mortgage Lender/Service License (#MLS - 1071); TN Mortgage License (#2782); TX-SML Mortgage Banker Registration; UT-DRE Mortgage Entity License (#5608213); VT Lender License (#5465); VT Mortgage Broker License (#0485 MB); Licensed by the Virginia State Corporation Commission (#MC1772); WA Consumer Loan Company License (#CL-1071); WV Mortgage Broker License (#MB-21755); WV Mortgage Lender License (#ML-21756); WI Mortgage Banker License (#43680BA); WI Mortgage Broker License (#28486BR). This is not an offer to extend credit to any individual who may be entitled to a more complete disclosure per RESPA, TILA, HOEPA or any other more applicable federal, state or local law or regulation. Rates, Terms, Fees, Products, Programs and Equity requirements are subject to change without notice. For qualified borrowers only. © 2011 Gateway Funding Diversified Mortgage Services, L.P.

