

Davenport, Jennifer L - DFI

From: John Douglas [john.douglas@gmos.us]
Sent: Tuesday, October 21, 2008 9:28 AM
To: Davenport, Jennifer L - DFI
Subject: RE: Gateway Mortgage Group, LLC; Application for Mortgage Banker License

My responses are in light blue.

From: Davenport, Jennifer L - DFI [mailto:Jennifer.Davenport@dfi.wisconsin.gov]
Sent: Wednesday, September 17, 2008 11:11 AM
To: John Douglas
Subject: RE: Gateway Mortgage Group, LLC; Application for Mortgage Banker License

Dear Mr. Douglas:

I had forwarded the application for final review and they have requested some additional information.

1. On the original application, it was not disclosed that Gateway Mortgage Group, LLC ("Gateway") held a license in Nebraska or Mississippi. We found this information out after we questioned the company about consent orders that were not disclosed with the original application. Is Gateway licensed in any other state, other than the ones that have been disclosed? No
2. The Department also found the attached consent order that was issued by the State of Nebraska in 8/06. Why was this order not disclosed in either the original application, or subsequent request for Gateway to provide us with information pertaining to orders that were not disclosed? Are there any other orders that have not been disclosed? **This order was not disclosed because this order is not recent and was unknown to Gateway's Licensing Department. To my knowledge, no other consent orders have been entered against Gateway.**

If you have any questions regarding your application, please contact me at jennifer.davenport@wisconsin.gov or (608) 267-3332.

Sincerely,
Jennifer Davenport

From: John Douglas [mailto:john.douglas@gmos.us]
Sent: Tuesday, September 16, 2008 11:05 AM
To: Davenport, Jennifer L - DFI
Subject: Gateway Mortgage Group, LLC; Application for Mortgage Banker License

Ms. Davenport,

As we discussed last week, attached are consent orders that Gateway has executed with the states of Nebraska and Mississippi. Please note that I have not received a signed copy of the Mississippi consent order. I understand that you have a copy of our North Carolina consent order.

Please contact me with any additional requests or questions concerning our application.

John A. Douglas, Esq.
In-House Counsel
Gateway Mortgage Group, LLC
(972) 908-3390 - Phone
(918) 392-8350 – Direct Fax

10/21/2008