

May 5, 2003

Michael J. Tostengard
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445 Minnesota Street
St. Paul, MN 55101-2130

Michael Mugaas, Owner
Gateway Financial Corporation
8149 Telegraph Road
Bloomington, MN 55438

RE: In the Matter of the Mortgage Originator License of Gateway Financial Corporation, License No. 20185023; OAH Docket No. 11-1005-15337-2

Dear Counsel:

This letter will confirm our discussions during the prehearing conference that was held on May 1, 2003, at the Office of Administrative Hearings in Minneapolis. Based upon those discussions, IT IS HEREBY ORDERED as follows:

1. All discovery in this matter shall be completed by June 10, 2003.
2. By June 17, 2003, the parties shall exchange proposed exhibit and witness lists. The witness list shall include a brief written summary of the expected testimony of each witness. To the extent possible, the parties shall enter into prehearing stipulations regarding the facts involved in the hearing and foundation for anticipated exhibits.
3. The hearing in this matter will be held on June 24, 2003, commencing at 9:30 a.m. in the courtrooms of the Office of Administrative Hearings, 100 Washington Avenue South, Suite 1700, Minneapolis, Minnesota.
4. The parties shall appear at the hearing with at least three copies of each exhibit they plan to offer into evidence. Exhibits shall be premarked using arabic numbers without designation of the party offering the exhibit.

I have enclosed with Mr. Mugaas' letter copies of informational materials relating to the OAH hearing process to assist him in preparing for the hearing.

Sincerely,
/s/ Barbara L. Neilson

BARBARA L. NEILSON
Administrative Law Judge
Telephone: 612/341-7604