| **GENERAL BORROWER / LOAN INFORMATION** | | |
| --- | --- | --- |
| APPLICANT/BORROWER NAME: |  | |
| LOAN NUMBER: |  | |
| APPLICATION TAKEN BY: |  | |
| PROPERTY ADDRESS: |  | |
| CHECK SOCIAL SECURITY NUMBER TO ALL DOCUMENTATION |  | |
| LOAN APPROVED BY: |  | |
| CREDIT SCORE(S): |  | |
| DATE LOAN CLOSED? |  |
| LOAN PURPOSE: | Purchase / Refinance / Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| LOAN TYPE (Rate): | Fixed / Variable |
| LOAN AMOUNT: | $ |
| LOAN TERM: | \_\_\_\_\_ years |
| NOTE RATE: | \_\_\_\_\_ % |

| **APPLICATION REVIEW** | | **Pre** | **Post** |
| --- | --- | --- | --- |
| APPLICATION | |  |  |
| DATE APPLICATION / REQUEST RECEIVED DOCUMENTED: | Yes / No |  |  |
| WRITTEN APPLICATION REQUIRED / OBTAINED? | Yes / No / N/A |  |  |
| APPLICATION METHOD (circle one): | Face-to-face / Telephone / Mail / Internet / Fax |  |  |
| INTENT TO APPLY JOINTLY? | Yes / No / N/A |  |  |
| APPLICATION SIGNED by the customer(s)? | Yes / No / N/A |  |  |
| Application signed by the lender? | Yes / No / N/A |  |  |
| BANK APPROVAL W/IN 30 DAYS OF LAST CONTACT WITH CUSTOMER? Look at conversation log. | Yes / No |  |  |
| REQUESTS FOR INFORMATION | |  |  |
| SPOUSAL INFORMATION PERMITTED / COLLECTED? | Yes / No / N/A |  |  |
| MARITAL STATUS PERMITTED / COLLECTED? | Yes / No / N/A |  |  |
| IMMIGRATION STATUS INQUIRY PROPER? | Yes / No / N/A |  |  |
| GOVERNMENT MONITORING INFORMATION (GMI) | |  |  |
| GMI REQUEST PERMITTED? | Yes / No |  |  |
| GMI PROPERLY COLLECTED? | Yes / No / N/A |  |  |
| INCOME & DEBT EVALUATION | |  |  |
| REPAYMENT SOURCE IDENTIFIED? | Yes / No / N/A |  |  |
| INCOME VERIFIED PER POLICY? Proof is required | Yes / No / N/A |  |  |
| NEW LOAN PAYMENT AMOUNT CONSIDERED? | Yes / No |  |  |
| DEBT-TO-INCOME RATIO PROPER? | Yes / No / N/A |  |  |
| COLLATERAL EVALUATION | |  |  |
| VALUE OF COLLATERAL APPROPRIATE? | Yes / No / N/A |  |  |
| LOAN-TO-VALUE RATIO PROPER? | Yes / No / N/A |  |  |
| LENGTH OF EMPLOYMENT & RESIDENCE EVALUATION | |  |  |
| LENGTH OF EMPLOYMENT CONFORMS TO POLICY? | Yes / No / N/A |  |  |
| LENGTH OF RESIDENCE CONFORMS TO POLICY? | Yes / No / N/A |  |  |
| GENERAL DISCRIMINATION CONSIDERATIONS | |  |  |
| NO EVIDENCE OF DISCRIMINATION IN FILE? | Yes / No |  |  |
| DID THE BANK AVOID CONSIDERING THE FOLLOWING IN ITS DECISION: **THIS IS A BIG NO, NO**  Child bearing / rearing?  Telephone listing?  Discounting income? | Yes / No |  |  |
| RATE CONFORMS TO BANK’S PRICING STRUCTURE? | Yes / No / N/A |  |  |
| APPLICATION COMPLETENESS & OTHER ISSUES | |  |  |
| APPLICATION COMPLETE? | Yes / No / N/A |  |  |
| LOAN PURPOSE PROPER? | Yes / No / N/A |  |  |
| IF REAL ESTATE, WERE THE 20 FAIR HOUSING ITEMS COLLECTED?  (b) Information required on applications for home loans— (1) Each bank shall attempt to obtain all of the information listed below, as part of completed applications for home loans:  (i) Loan Amount requested by the applicant(s).  (ii) Interest rate requested by the applicant(s).  (iii) Number of months requested to maturity by the applicant(s).  (iv) Location. Complete street address, city, county, state and zip code of the dwelling which will secure the loan.  (v) Number of residential units (1-4) of the dwelling which will secure the loan.  (vi) Year built. The year in which the dwelling which will secure the loan was built. If the exact year is unknown, approximate to the nearest decade.  (vii) Purpose of the loan. Purchase; refinance; or construction-permanent.  (viii) Name and present address of applicant(s).  (ix) Age of applicant(s).  (x) Marital status of applicant(s) using the categories married, unmarried and separated.  (xi) Number of years employed in present line of work or profession for the applicant(s).  (xii) Years on present job. Number of continuous years employed by the current employer of the applicant(s). For self-employed persons, the number of continuous years self-employed.  (xiii) Gross total monthly income of each applicant, comprising the sum of normal base salary, wages, overtime pay, bonuses, commissions, dividends, interest, rental income, retirement or disability income and income from part-time employment. For self-employed persons, include the average or normal monthly income. Include alimony, separate maintenance and child support income information only if the applicant has been advised that such information need not be provided and nevertheless elects to have it considered.  (xiv) Proposed monthly housing payment, comprising the sum of principal and interest. The bank may also include insurance, real estate taxes and any monthly assessments for home owner dues or condominium fees, and/or utilities if the bank considers these factors in computing housing costs. However, if the bank includes any of these factors for computing the monthly housing payment, it must do so consistently. When a bank changes its regular practice, such change and its effective date should be identifiable with respect to the bank's new policy.  (xv) Purchase price. Sales price or approximate current market value of the property which will secure the loan.  (xvi) Applicant's or applicants' total monthly payments on all outstanding liabilities. Include installment debts, real estate loans and any alimony, child support or separate maintenance payments. Exclude any payments on liabilities which will be satisfied upon sale of real estate owned or upon refinancing of property associated with this application.  (xvii) Net worth. Applicant's or applicants' total assets, including cash checking and savings accounts, stocks and bonds, cash value of life insurance, value of real estate owned, net worth of business owned, automobile, furniture and personal property and other assets, minus total liabilities, including installment debts, automobile loans, real estate loans, and any other debts, including stock pledges.  (xviii) Date of application. The date on which a signed application is received by the bank.  (xix) Sex of applicant(s).  (xx) Race/national origin of applicant(s) using the categories: American Indian or Alaskan Native; Asian or Pacific Islander; Black, not of Hispanic origin; White, not of Hispanic origin; Hispanic; Other.  (2) Information on race/national origin and sex.  (i) Disclosure to applicant. | Yes / No / N/A |  |  |
| COMMENTS: | |  |  |
| Form 4506 T: Is it in the file: **YES / NO** | |  |  |
| LOAN PURPOSE: | |  |  |
|  | |  |  |
|  | |  |  |

| **TITLE INSURANCE** | | **Pre** | **Post** |
| --- | --- | --- | --- |
| WAS THE TITLE ORDERED WITH THE CORRECT ADDRESS? | Yes / No / N/A |  |  |
| DID WE GET AN UPDATED POLICY? | Yes / No / N/A |  |  |
| COMMENTS: | | | |
|  | | | |

| **RESPA REVIEW** | | | **Pre** | **Post** |
| --- | --- | --- | --- | --- |
| SPECIAL INFORMATION BOOKLET | | |  |  |
| BOOKLET PROVIDED? | Yes / No / N/A | |  |  |
| COMMENTS: | | |  |  |
|  | | |  |  |
| SERVICING DISCLOSURE STATEMENT | | |  |  |
| SERVICING DISCLOSURE REQUIRED / PRESENT? | Yes / No / N/A | |  |  |
| DISCLOSURE DATE: |  | |  |  |
| DISCLOSURE CORRECT? | Yes / No | |  |  |
|  |  | |  |  |
| COMMENTS: | | |  |  |
|  | | |  |  |
| GOOD FAITH ESTIMATE (GFE) Must go out with three business days of application. | | |  |  |
| GFE REQUIRED / PRESENT? | Yes / No / N/A | |  |  |
| DISCLOSURE DATE: |  | |  |  |
| DISCLOSURE FORM CORRECT? | Yes / No | |  |  |
| WAS THER A CHANGED CIRCUMSTANCE? | Yes / No | |  |  |
| DID A NEW GFE GET PORVIDED AND WHEN? Must be within 3 business days of the change | Yes / No | |  |  |
| DID ONLY THE CHANGED CIRCUMSTANCE GET CHANGED? | Yes / No | |  |  |
|  |  | |  |  |
| COMMENTS: | | |  |  |
| . | | |  |  |
| REQUIRED PROVIDER LIST (title companies only) | | |  |  |
| REQUIRED PROVIDER LIST REQUIRED / PRESENT? | Yes / No / N/A | |  |  |
| DISCLOSURE DATE: |  | |  |  |
| DISCLOSURE FORM CORRECT? | Yes / No | |  |  |
| Are any fees overstated? |  | |  |  |
| COMMENTS: | | |  |  |
|  | | |  |  |
| HUD-1 / HUD-1A SETTLEMENT STATEMENT | | |  |  |
| HUD-1 / HUD1-A REQUIRED / PRESENT? | | Yes / No |  |  |
| HUD-1 / HUD-1A DATE: | | |  |  |
| HUD-1/HUD-1A COMPLETE / CORRECT? | Yes / No / N/A | |  |  |
| CLOSING AGENT: | Lender / Title Company / Attorney / Other | |  |  |
| FEES COMPARABLE TO GFE? | Yes / No | |  |  |
| SIGNED? | Yes / No | |  |  |
| IS THE HOMEOWNERS INSURANCE ON THE HUD? | Yes / No / N/A | |  |  |
| If service provider is not on our provider list fees are listed in the fee that can change section of page 3 of HUD | Yes / No / N/A | |  |  |
| COMMENTS: | | |  |  |
|  | | |  |  |
| INITIAL ESCROW ACCOUNT STATEMENT | | |  |  |
| ESCROW STATEMENT REQUIRED / PRESENT | | Yes / No / NA |  |  |
| ESCROW DISCLOSURE DATE: | | |  |  |
| ESCROW DISCLOSURE COMPLETE / CORRECT? | Yes / No / N/A | |  |  |
| SIGNED? | Yes / No | |  |  |
| COMMENTS: |  | |  |  |
|  |  | |  |  |
| NOTICE OF TRANSFER OF LOAN SERVICING | | |  |  |
| Notice required/Present? | | Yes / No |  |  |
| NOTICE DATE: | | |  |  |
| NOTICE COMPLETE / CORRECT? | Yes / No / N/A | |  |  |
| COMMENTS: |  | |  |  |
|  |  | |  |  |
| KICKBACK PROHIBITIONS | | |  |  |
| COMPLIANCE WITH KICKBACK PROHIBITIONS? | | Yes / No |  |  |
| COMMENTS: | | |  |  |

| **BSA LOAN PURPOSE** | | **Pre** | **Post** |
| --- | --- | --- | --- |
| LOAN PURPOSE REQUIRED / DOCUMENTED? | Yes / No |  |  |
| IS LOAN PURPOSE SPECIFIC? | Yes / No / N/A |  |  |
| COMMENTS: | | | |
|  | | | |

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| --- | --- | --- | --- |
| **ADDITIONAL APPROVAL REQUIRED IN HOUSE ONLY** | | **PRE** | **POST** |
| Does the DTI meet guidelines? | Yes / No |  |  |
| Does the LTV meet guidelines? | Yes / No |  |  |
| If the answer is No to either one of these, additional approval is required by: | \_\_\_\_Authorized Person.  See Loan Policy. |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **HOEPA REVIEW** | | **PRE** | **POST** |
| **STOP WE CANNOT DO HOEPA LOANS** | |  |  |
| APR TEST: | |  |  |
| ANNUAL PERCENTAGE RATE DISCLOSED: |  |  |  |
| FIRST OR SUBORDINATE LIEN? | FIRST / SUBORDINATE |  |  |
| TREASURY YIELD FOR COMPARABLE MATURITY: |  |  |  |
| APR < 8% OR 10% OF TREASURY YIELD (FOR RESPECTIVE LIEN STATUS)? **UNTIL FURTHER NOTICE** | Yes / No |  |  |
| FEES TEST: | |  |  |
| AMOUNT OF PREPAID FINANCE CHARGES: | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| AMOUNT PAID TO MORTGAGE BROKERS: | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| AMOUNT OF FOLLOWING FEES IF BANK RETAINS A PORTION OR PAID TO AN AFFILIATE:  TITLE FEES | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| AMOUNTS FOR CREDIT LIFE / DISABILITY: | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| TOTAL OF ABOVE FEES: | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| TOTAL LOAN AMOUNT: | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| Total Points and Fees < the greater of 8% of loan amount or fee threshold? **UPDATES EVERY JANUARY** | Yes / No / N/A |  |  |
| IS LOAN EXEMPT FROM HOEPA? | Yes / No |  |  |
| HOPEA DISCLOSURE REVIEW | |  |  |
| HOEPA DISCLOSURE PRESENT? | Yes / No / N/A |  |  |
| DISCLOSURE DATE |  |  |  |
| DISCLOSURE CONTENT: | |  |  |
| BORROWER NOTICE CORRECT? | Yes / No |  |  |
| APR CORRECT? | Yes / No |  |  |
| PERIODIC PAYMENT CORRECT? | Yes / No |  |  |
| BALLOON PAYMENT CORRECT (IF APPLICABLE)? | Yes / No / N/A |  |  |
| VARIABLE-RATE STATEMENT MADE? | Yes / No / N/A |  |  |
| MAXIMUM PAYMENT CORRECT (IF VARIABLE-RATE)? | Yes / No / N/A |  |  |
| AMOUNT BORROWED CORRECT? | Yes / No |  |  |
| STMT. AMT. BORROWED INCLUDES INSURANCE PREMIUMS (IF APPLICABLE)? | Yes / No / N/A |  |  |
| HOEPA LIMITATIONS: | |  |  |
| LIMITATIONS MET? | Yes / No |  |  |
| COMMENTS: | | | |
|  | | | |

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| --- | --- | --- | --- |
| **HIGH PRICED MORTGAGE LOAN REVIEW** | | **PRE** | **POST** |
| APR TEST: | |  |  |
| ANNUAL PERCENTAGE RATE DISCLOSED: |  |  |  |
| FIRST OR SUBORDINATE LIEN? | FIRST / SUBORDINATE |  |  |
| WHAT WAS THE AVERAGE PRIME RATE OFFERED AS OF THE DATE THE TRANSACTION’S INTEREST RATE IS SET (OR LOCKED) BEFORE CONSUMENTATION? |  |  |  |
| APR 1.5% OR MORE PERCENTAGE POINTS FOR THE LOANS SECURED BY A FIRST LEIN ON A DWELLING OR 3.5% OR MORE PERCENTAGE POINTS FOR LOAND SECURED BY A SUBORDINATE LEIN ON A DWELLING. | Yes / No |  |  |
| FEES TEST: | |  |  |
| AMOUNT OF PREPAID FINANCE CHARGES: | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |
| AMOUNT PAID TO MORTGAGE BROKERS: | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **FCRA REVIEW** | | **PRE** | **POST** |
| NOTICE TO HOME LOAN APPLICANT | |  |  |
| DISCLOSURE / NOTICE REQUIRED / PRESENT? | Yes / No / N/A |  |  |
| DISCLOSURE / NOTICE DATE: |  |  |  |
| DISCLOSURE / NOTICE FORM CORRECT? | Yes / No |  |  |
| SIGNED? | Yes / No / N/A |  |  |
| COMMENTS: | |  |  |
|  | |  |  |
| NEGATIVE INFORMATION NOTICE | |  |  |
| NOTICE REQUIRED/PRESENT? | Yes/No/NA |  |  |
| NOTICE DATE: |  |  |  |
| NOTICE FORM CORRECT? | Yes/No |  |  |
| COMMENTS: | |  |  |
|  | |  |  |
| CREDIT DISCLOSURES | |  |  |
| DISCLOSURE DATE: | |  |  |
| ORAL DELIVERY EVIDENCED? | Yes/No |  |  |
| DISCLOSURE FORM CORRECT? | Yes / No |  |  |
| SIGNED? | Yes / No |  |  |
| COMMENTS: |  |  |  |
|  | |  |  |
| FRAUD ALERT | |  |  |
| FRAUD ALERT PRESENT IN CREDIT REPORT? | Yes/No/NA |  |  |
| IS THERE AN INQUIRY EXPLINATION (6 MONTHS) | Yes/No |  |  |
| IS THERE MISMATCH ID? | Yes / No |  |  |
| DID OFFICER VERIFY APPLICANT’S IDENTITY PER FRAUD ALERT REQUIREMENTS? | Yes / No |  |  |
| COMMENTS: |  |  |  |
| OTHER DISCLOSURE: | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **APPRAISAL** | | **PRE** | **POST** |
|  | |  |  |
| IS AN APPRAISAL REQUIRED? | Yes / No / N/A |  |  |
| IS AN APPRAISAL PRESENT? | Yes / No / N/A |  |  |
| Appraisal Date? |  |  |  |
| When was the Appraisal review completed? Must be done prior to closing |  |  |  |
| DISCLOSURE / NOTICE? | Yes / No |  |  |
| What is the property appraised for? |  |  |  |
| What is the property valued at on the Appraisal? |  |  |  |
| WAS A COPY OF THE APPRAISAL DELIVERED TO THE CUSTOMER? Even if the loan was denied or withdrawn? | Yes / No / N/A |  |  |
| WHEN DID THE CUSTOMER RECEIVE A COPY OF THE APPRAISAL? |  |  |  |
| SIGNED? | Yes / No / N/A |  |  |
| COMMENTS: | |  |  |
|  | |  |  |

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| --- | --- | --- | --- |
| **EVALUATION** | | **PRE** | **POST** |
| Is an appraisal required? | |  |  |
| IS AN EVALUATION REQUIRED? | Yes / No / N/A |  |  |
| IS AN EVALUATION PRESENT? | Yes / No / N/A |  |  |
| Evaluation Date? |  |  |  |
| DISCLOSURE / NOTICE? | Yes / No |  |  |
| What is the property valued at on the Evaluation? | $ |  |  |
| Is the property location identified? | Yes / No / N/A |  |  |
| Property projected use? |  |  |  |
| Is the market value provided? |  |  |  |
| What was the method used to determine property's actual physical condition? |  |  |  |
| When was the evaluation completed? Must be done prior to closing |  |  |  |
| If Evaluation was completed by a third party was an internal review completed? | Yes / No / N/A |  |  |
| WAS A COPY OF THE EVALUATION DELIVERED TO THE CUSTOMER? Even if the loan was denied or withdrawn? | Yes / No / N/A |  |  |
| WHEN DID THE CUSTOMER RECEIVE A COPY OF EVALUATION? |  |  |  |
| SIGNED? | Yes / No / N/A |  |  |
| COMMENTS: | |  |  |
|  | |  |  |

| **CLOSING DOCUMENTS / DISCLOSURES** | | **PRE** | **POST** |
| --- | --- | --- | --- |
| NOTE | |  |  |
| NOTE DATE: |  |  |  |
| SIGNED? | Yes / No / N/A |  |  |
| TERMS MATCH TIL? | Yes / No / N/A |  |  |
| COMMENTS: | |  |  |
|  | |  |  |
| SECURITY AGREEMENT | |  |  |
| SIGNED? | Yes / No / N/A |  |  |
| COLLATERAL PROVIDED: |  |  |  |
| COMMENTS: | |  |  |
|  | |  |  |
|  | |  |  |

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| --- | --- | --- | --- |
| **LOANS IN A TRUST** | | **PRE** | **POST** |
| Are the appropriate documents in the file? | Yes / No |  |  |
| Do we have a financial statement from the individual (Trustee) and the Trust? | Yes / No |  |  |
| Is there a trust authorization and agreement in the file and signed? | Yes / No |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **MORTGAGE INSURANCE REVIEW** | | **PRE** | **POST** |
|  | |  |  |
| (FHA) Verify the % matches the approval: | Yes / No / N/A |  |  |
| Certificate in package? | Yes / No / N/A |  |  |
|  |  |  |  |
|  |  |  |  |
| **FLOOD INSURANCE** | |  |  |
| Is address correct on Flood Certificate? | Yes / No |  |  |
| Is the property in a flood zone? | Yes / No |  |  |
| If Yes, is there sufficient Flood Insurance? | Yes / No |  |  |
| If the loan is secured by contents, is there content coverage? | Yes / No |  |  |
| Is the lender number on the certificate? | Yes / No |  |  |
| Was coverage in place prior to closing? | Yes / No |  |  |
| How many days prior to closing was the flood certificate ordered? | 10 or more? |  |  |
| Is the notice signed by the customer? |  |  |  |
| COMMENTS: | |  |  |
|  | |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **HAZARD INSURANCE REVIEW** | | **PRE** | **POST** |
|  | |  |  |
| Was binder and insurance obtained prior to closing? | Yes / No / N/A |  |  |
| Effective dates of insurance? |  |  |  |
|  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **SECONDARY MARKET LOANS** | | | | | **PRE** | **POST** | |
|  | | | | |  |  | |
| Have all alerts been cleared? | | | Yes / No / N/A | |  |  | |
| Compliance Review Reviewed? | | | Yes / No / N/A | |  |  | |
|  | | |  | |  |  | |
|  | | |  | |  |  | |
| **TRUTH-IN-LENDING (TIL) REVIEW** | | | | | | | | **PRE** | **POST** |
| TIL REQUIRED / PRESENT? | | | Yes / No / N/A | | | | |  |  |
| DISCLOSURE DATE: | | |  | | | | |  |  |
| SIGNED? | | | Yes / No / N/A | | | | |  |  |
| TIL DISCLOSURE CONTENT (AS APPLICABLE): | | | | | | | |  |  |
| FINANCE CHARGE DISCLOSURE: | | | | | | | |  |  |
| DISCLOSED FINANCE CHARGE: | $ \_\_\_\_\_\_\_\_\_\_\_\_ | | REVIEW FINANCE CHARGE: | | | $\_\_\_\_\_\_\_\_\_\_\_\_ | |  |  |
| FINANCE CHARGE CORRECT? | | | Yes / No | | | | |  |  |
| ANNUAL PERCENTAGE RATE DISCLOSURE: | | | | | | | |  |  |
| DISCLOSED APR: | \_\_\_\_\_\_\_\_\_\_% | | REVIEW APR: | | | \_\_\_\_\_\_\_\_\_\_\_\_% | |  |  |
| APR CORRECT? | | | Yes / No / N/A | | | | |  |  |
| AMOUNT FINANCED DISCLOSURE: | | | | | | | |  |  |
| DISCLOSED AMOUNT FINANCED: | $ \_\_\_\_\_\_\_\_\_\_\_\_ | | REVIEW FINANCED: AMOUNT: | | | $\_\_\_\_\_\_\_\_\_\_\_\_ | |  |  |
| AMOUNT FINANCED CORRECT? | | | Yes / No / N/A | | | | |  |  |
| TOTAL PAYMENT DISCLOSURE: | | | | | | | |  |  |
| DISCLOSED TOTAL PAYMENTS: | $ \_\_\_\_\_\_\_\_\_\_\_\_ | | REVIEW TOTAL PAYMENTS: | | | $\_\_\_\_\_\_\_\_\_\_\_\_ | |  |  |
| TOTAL PAYMENTS CORRECT? | | | Yes / No / N/A | | | | |  |  |
| TOTAL SALES PRICE DISCLOSURE: | | | | | | | |  |  |
| DISCLOSED TOTAL SALES PRICE CORRECT? Purchase only | | | Yes / No / N/A | | | | |  |  |
| PAYMENT SCHEDULE DISCLOSURE: | | | | | | | |  |  |
| PAYMENT SCHEDULE CORRECT? | | | Yes / No / N/A | | | | |  |  |
| OTHER TIL DISCLOSURES (AS APPLICABLE): | | | | | | | |  |  |
| VARIABLE RATE DISCLOSURES CORRECT? | | | Yes / No / N/A | | | | |  |  |
| DEMAND FEATURE CORRECT? | | | Yes / No / N/A | | | | |  |  |
| PREPAYMENT PENALTY CORRECT? | | | Yes / No / N/A | | | | |  |  |
| PREPAYMENT REBATE CORRECT? | | | Yes / No / N/A | | | | |  |  |
| LATE CHARGE CORRECT? | | | Yes / No / N/A | | | | |  |  |
| SECURITY INTEREST CORRECT? | | | Yes / No / N/A | | | | |  |  |
| REQUIRED DEPOSIT CORRECT? | | | Yes / No / N/A | | | | |  |  |
| ASSUMPTION POLICY CORRECT? | | | Yes / No / N/A | | | | |  |  |
|  | | |  | | | | |  |  |
| SECURITY INTEREST CHARGES CORRECT? | | | Yes / No / N/A | | | | |  |  |
| CREDITOR NAME CORRECT? | | | Yes / No / N/A | | | | |  |  |
| INSURANCE DISCLOSURES (IF APPLICABLE): | | | | | | | |  |  |
| INSURANCE PREMIUMS? | | | Yes / No / N/A | | | | |  |  |
| INSURANCE TERM? | | | Yes / No / N/A | | | | |  |  |
| INSURANCE SIGNED? | | | Yes / No / N/A | | | | |  |  |
| 7 DAY WAITING PERIOD PRIOR TO CLOSE FROM DATE THE FIRST EARLY DISCLOS”URES WERE DELIVERED? Applies to 1st and 2nd mortgage loan not HELOC. If mailed then the 7 days start after the third day. Saturday’s and Sunday’s and Holidays are not included. | | | | | | | | | |
| COMMENTS: | | | | | | | | | |
|  | | | | | | | | | |

|  |  |  |  |
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| **ITEMIZATION OF AMOUNT FINANCED REVIEW** | | **PRE** | **POST** |
| ITEMIZATION REQUIRED / PRESENT? | Yes / No / N/A |  |  |
| DISCLOSURE DATE: |  |  |  |
| SIGNED? | Yes / No / N/A |  |  |
| ITEMIZATION CONTENT (AS APPLICABLE): | |  |  |
| AMOUNT OF PROCEEDS DISTRIBUTED DIRECTLY TO BORROWER CORRECT? | Yes / No / N/A |  |  |
| AMOUNT OF PROCEEDS CREDITED TO CONSUMER’S LOAN WITH THE BANK CORRECT? | Yes / No / N/A |  |  |
| AMOUNTS PAID TO OTHER PERSONS BY CREDITOR ON CONSUMER’S BEHALF CORRECT? | Yes / No / N/A |  |  |
| PREPAID FINANCE CHARGE CORRECT? | Yes / No / N/A |  |  |
| DISCLOSURE CORRECT? | Yes / No / N/A |  |  |
| COMMENTS: | | | |
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| **RESCISSION REVIEW** | | **PRE** | **POST** |
| DISCLOSURE DATE: |  |  |  |
| END OF RESCISSION PERIOD DATE? |  |  |  |
| RESCISSION PERIOD CORRECT? | Yes / No / N/A |  |  |
| EXTRA COPY N FILE? | Yes / No / N/A |  |  |
| PROPER FORM PROVIDED? | Yes / No / N/A |  |  |
| DISBURSEMENT DATE: |  |  |  |
| RECEIPT ACKNOWLEDGED? | Yes / No |  |  |
| PROPERLY RETURNED? | Yes / No / N/A |  |  |
| COMMENTS: | | | |
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| **SALES OF INSURANCE REVIEW** | | **PRE** | **POST** |
| INSURANCE DISCLOSURE | |  |  |
| SALES DISCLOSURE REQUIRED / PRESENT? | Yes / No / N/A |  |  |
| DISCLOSURE DATE: |  |  |  |
| ORAL DELIVERY EVIDENCED? | Yes / No |  |  |
| DISCLOSURE FORM CORRECT? | Yes / No |  |  |
| SIGNED? | Yes / No |  |  |
| COMMENTS: | |  |  |
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| **REGULATION AA REVIEW** | | **PRE** | **POST** |
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| COSIGNER NOTICE | |  |  |
| COSIGNER NOTICE REQUIRED / PRESENT? | Yes / No / N/A |  |  |
| DISCLOSURE DATE: |  |  |  |
| DISCLOSURE FORM CORRECT? | Yes / No |  |  |
| SIGNED? | Yes / No / N/A |  |  |
| OTHER REG. AA RESTRICTIONS | |  |  |
| CONTRACT EXCLUDES CONFESSION OF JUDGMENT? | Yes / No |  |  |
| COLLATERAL DOES NOT INCLUDE HOUSEHOLD GOODS? | Yes / No |  |  |
| COMMENTS: | |  |  |
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| **CUSTOMER IDENTIFICATION PROGRAM / OFAC REVIEW - OBTAINED AT CLOSING** | | | **PRE** | **POST** |
| IDENTITY INFORMATION: | CUSTOMER ONE | CUSTOMER TWO |  |  |
| NAME | Yes / No / N/A | Yes / No / N/A |  |  |
| ADDRESS | Yes / No / N/A | Yes / No / N/A |  |  |
| DATE OF BIRTH | Yes / No / N/A | Yes / No / N/A |  |  |
| IDENTIFIATION NUMBER | Yes / No / N/A | Yes / No / N/A |  |  |
| OTHER (IF APPLICABLE) | Yes / No / N/A | Yes / No / N/A |  |  |
| IDENTITY VERFICATION: | CUSTOMER ONE | CUSTOMER TWO |  |  |
| PRIMARY DOCUMENT: |  |  |  |  |
| TYPE | Yes / No / N/A | Yes / No / N/A |  |  |
| ISSUED BY | Yes / No / N/A | Yes / No / N/A |  |  |
| ID # | Yes / No / N/A | Yes / No / N/A |  |  |
| ISSUE DATE | Yes / No / N/A | Yes / No / N/A |  |  |
| EXPIRATION DATE | Yes / No / N/A | Yes / No / N/A |  |  |
| SECONDARY DOCUMENT MUST BE OBTAINED | Yes / No / N/A | Yes / No / N/A |  |  |
| NONDOCUMENTARY | Yes / No / N/A | Yes / No / N/A |  |  |
| OFAC CHECK DATE: |  |  |  |  |
| COMMENTS: | | |  |  |
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| **CUSTOMER IDENTIFICATION PROGRAM / OFAC REVIEW – BUSINESS ACCOUNT REQUIREMENTS** | | | **PRE** | **POST** | |
| IDENTITY INFORMATION: |  |  |  | |  |
| PLEASE REFER TO THE BUSINESS ACCOUTN REQUIREMENTS: |  |  |  | |  |
| COMMENTS: | | |  | |  |
| DO WE HAVE ALL OF THE REQUIRED DOCUMENTATION? If not then we cannot close the loan without it. | | | | | |

| **ADVISORY COMMENTS** |
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| **Ability to Repay** | | **PRE** | **POST** |
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| **Qualified Mortgage** | | **PRE** | **POST** |
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