

Private Label Wholesale Disclosure Checklist

BORROWER TO COMPLETE AND DATE EACH FORM

- CA MLDS
- Anti-Steering
- Mortgage Loan Originator Agreement
- 1003 with correct loan information; signed by all borrowers and MLO
- 4506-T signed by borrower and dated within 30 days from submission
- Verbal Credit Authorization; pre-dating the credit report
- Notice: Applicant Right to Receive Copy of Appraisal & Waiver-not for strmlns or HomePath
- Social Security Administration Release
- Vesting Disclosure
- GFE (dated within 3 days of application)
- Receipt of GFE and Intent to Proceed; dated same date MLO dated 1003
- Truth In Lending (dated within 3 business days of application)
- Service Provider List
- Fee Worksheet
- Certification of Intent to proceed
- Itemization
- Risk Based Pricing Disclosure
- Servicing Disclosure Statement
- Borrower Signature/Credit Authorization
- Borrower Certification
- Credit Report/Score Disclosure/Notice to Home Loan Applicant
- Equal Credit Opportunity Act Disclosure (ECOA)
- CA Fair Lending Notice
- Privacy Policy Disclosure
- Mortgage Loan Origination Agreement (brokered loans only)
- Patriot Act Disclosure: Identification page & Information Disclosure
- Disclosure Notices
- AIR Borrower Ack/Appraisal Received not for strmlns or HomePath-sent by Appraisal Dept
- Flood Disaster 1973 Disclosure & Flood Insurance Subject to change
- Affiliated Business Disclosure
- Homeowner Counseling Disclosure with list of Agencies
- Ability To Repay Disclosure/Worksheet
- Homeownership Counseling Completion & Certification (completed as required)
- ARM disclosure notice and receipt of ARM settlement Booklet; if ARM
- Home Path Appraisal Disclosure (Home Path ONLY)

- FHA Only:***
- HUD 92564 - For Your Protection Get a Home Inspection**
- HUD Assumption Notice – Release of Liability**
- HUD Appraised Value Disclosure (dated after appraisal is received by borrower)**
- HUD Energy-Efficient Mortgage Fact Sheet**
- HUD Informed Consumer Choice Disclosure Notice**
- HUD 92900B - Important Notice to Homebuyers (2pgs)**
- HUD Lead Based Paint (signed by all borrowers), if build prior to 1978**
- HUD/FHA Identity of Interest Certification**
- HUD 92900-Addendum to the 1003**
- HUD 92561 - Hotel Transient (2-4 Units Only)**
- FHA Amendatory Clause signed by all parties (purchase: DATED same as contract)**
- Blanket signature Authorization**

- USDA Only:***
- 1980-21 Request for Guarantee**
- Notice to Applicants Income and Household Members Disclosure**

- VA Only:***
- 1100 Agreement to pay Indebtedness**
- VA Amendment to Contract**
- 26-0551 Debt Questionnaire**
- 26-0503 Collection Policy**
- V010497 Interest Rate Disclosure Statement**
- VA 26-1802a Addendum to the 1003**
- VA Benefit & Nearest Living Relative Disclosure**
- VA Childcare Disclosure**