

DISCLOSURE CHECKLIST – CONV / FHA

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If Loan Officer is providing a FULL PACKAGE submission to Processor, all disclosures listed below are to be provided in package, signed, initialed and dated by Loan Officer and Borrower (as applicable to type of loan)

- ___ URLA – 1003 – ALL PAGES – Signed/Initialed/Dated by Borrower/Loan Officer
- ___ Early Payoff Penalty form (On Excel Company Website)
- ___ Intent to Proceed with Application
- ___ Borrower(s) Certification and Authorization
- ___ Borrower Signature Authorization
- ___ CA Real Estate Agency Disclosure
- ___ Good Faith Estimate
- ___ GFE Service Providers List
- ___ Initial Fees Worksheet
- ___ Truth In Lending Statement (both pages)
- ___ Affiliated Business Arrangement Disclosure
- ___ Anti-Steering Disclosure (filled out) (Fixed or ARM)
- ___ *ARM Disclosure (if applicable – all 3 pages)
- ___ Credit Score Information Disclosure (2 pages)
- ___ Disclosure Notices
- ___ Equal Credit Opportunity Act Disclosure
- ___ CA Fair Lending Notice Disclosure
- ___ HOEPA Homeownership Counseling List
- ___ Mortgage Loan Origination Agreement
- ___ Patriot Act Information
- ___ Patriot Act Borrower Identification – filled out (DL / Green Card)
- ___ *PMI Disclosure (ARM/Fixed/High Risk/LPMI – if applicable)
- ___ Privacy Policy Disclosure (2 pages)
- ___ Right to Receive Copy of Appraisal – with Excel Realty
- ___ Servicing Disclosure Statement – we May assign, sell
- ___ SSA Verification form (SSA-89)
- ___ 4506-T Tax Return Request – filled out with borrower info based on filed taxes
- ___ CA Mortgage Loan Disclosure Statement (MLDS – 3 pages)

FHA LOANS – Disclosures needed

- ___ HUD Addendum (92900a) – (4 pages) Signed/Initialed/Dated by Borrower/Loan Officer
- ___ Amendatory Clause/Real Estate Certification
- ___ Borrower's Blanket Signature Auth
- ___ Consumer Choice Disclosure Notice
- ___ Notice to Homebuyers (HUD-92900-B) (2 pages)
- ___ Social Security Number Certification
- ___ Identity of Interest Certification

Please make sure all of the applicable items are checked on this form, are PDF, uploaded to your Borrower's DropBox folder and shared with the Loan Processor. Email Processor stating all items are in folder and ready for review – Please be sure to name your documents for faster processing review. **All emails to have BORROWER LAST NAME in SUBJECT LINE of email.**