

## CD Request Checklist

Loan Number \_\_\_\_\_ Borrower(s) \_\_\_\_\_  
 Note Date \_\_\_\_\_ Est Closing Date \_\_\_\_\_  
 Note Rate \_\_\_\_\_ Total Loan Amount \_\_\_\_\_ Purchase Amount \_\_\_\_\_  
 Cond Approval Status     Resubmittal Status     Approval Status

### LOCK

- Discount \_\_\_\_\_ Credit \_\_\_\_\_ (Anything under 100 is a discount ex: 99.00=1.00% and anything over 100 is a credit ex: 101.00= (1.00%))
- Escrow Waiver?  Yes  No
- Lock good through Funding
- RETAIL: Final pricing confirmed with Loan Originator and matches the Lock Confirmation
- Validations confirmed with Secondary and UW (Lock and system match: Loan amount, Purchase Price, etc.)

### TOOLS / DISCLOSURE TRACKING

- Loan Estimate Issued within 3 Days of Lock  Yes  No
- Most Recent Loan Estimate Sent Date \_\_\_\_\_ *(Must be 1 day prior to CD issue date)*
- Most Recent Loan Estimate Received Date \_\_\_\_\_ *(Closing must be 4 days after LE received date)*
- E-Consent Accepted (If Refinance- Needed for persons with Rescission Rights)
- Intent to Proceed Box Checked
- Estimated Closing Date is correct in system
- Alerts Cleared Regarding Lock and Disclosures
- File contacts to be completed

### APPRAISAL

- Appraisal Conditions are cleared for Jumbo/Non-CF (Niche)/Closed end Seconds only. Excluding any 1004Ds (if applicable)

### 1003/DU

- Hazard Mo. \_\_\_\_\_  Taxes Mo. \_\_\_\_\_  PMI/MMI Mo. \_\_\_\_\_
- Flood Mo. \_\_\_\_\_  HOA Mo. \_\_\_\_\_

### E-FOLDER

- PTCO Conditions cleared
- All other invoices for charges being collected at closing have been uploaded
- Credit Invoice
- Appraisal Invoice/Pd Receipt (if available)
- Property: Hazard Insurance with acceptable quote which meets all coverage requirements
- Property: Wind Insurance with acceptable quote which meets all coverage requirements
- Property: Flood Insurance (if applicable) with acceptable quote which meets all coverage requirements
- Property: Tax Roll / Information Sheet
- Title: CD/Settlement Statement/Fee Statement (Estimated)
- Final Locked LE uploaded and labeled as such in description box
- Mortgage Insurance (Copy of updated Quote or Cert. required)
- Properties in NJ: NJ Commitment Form (Requires Appraisal with Underwriter review) Prior to the CD
- Wire Instructions
- Reminder – Verbal VOE and Credit Refresh are within 10 days of closing and applicable to loan

**Important! For the Jumbo, Non-Conforming, Niche, Closed End Seconds, Renovation (203K and HomeStyle) product types all CTC conditions must be cleared before issuing CD.**

Notes:

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By selecting the below checkbox, you are certifying that this loan meets the requirements for CD.

- Select when ready for CD
- CD Requested by \_\_\_\_\_  
 CD Requested Date/Time \_\_\_\_\_