



LOAN ESTIMATE (LE) & INITIAL DISCLOSURE REQUEST FORM

Date: _____ Loan Originator: _____ Company Name: _____

Borrower Name: _____ Co-Borrower's Name: _____

Borrower's email address: _____ Co-Borrower's email address: _____

Estimated Closing Date: _____

Program: Conventional FHA USDA/RD VA Bond Program

Title Agency (if known): _____

Insurance Company Contact (if known): _____

Non- Purchasing Spouse Information (if applicable)

Full Name: _____ Email Address: _____ Last 4 SS#: _____

Please choose one of the following:

Loan Estimate ONLY

LE & Full Disclosure Package

Your LOAN ESTIMATE & Full Disclosures will not be processed if any of these documents are missing from the request. Upload the following documents with your LE DISCLOSURE request to the Connect category LE request checklist - wholesale:

This Checklist

Compensation: Lender Paid Borrower Paid

Written Settlement Service Provider List

Initial URLA- **Signed and Dated by LO**

Affiliate Certification (See below if ABA is not provided)

Itemization Fee Worksheet

Fee Sheet from Title Agent or Online quote (Ex: gfeexpressquote.com)

\$ _____ HOI Premium Due (required on purchase)

\$ _____ Property Taxes Due

Don't forget to include HOI and property taxes even if not escrowing. HOA and condo questionnaire fees should be included if known at the time of application.

Affiliates Certification for all loans

Under Reg. Z 1026.32(b)(5), affiliate is defined as "...any company that controls, is controlled by, or is under common control with another company as set forth in the Bank Holding Company Act of 1956". Under Reg. Y 225.2(e)(1) (BHCA), one company controls another if it:

- Directly or indirectly owns or has power to vote 25% or more of any class of voting securities of the other company; or
- Controls in any way the election of the majority of the other company's directors, trustees or partners, regardless of percentage of ownership; or
- Has the power to exercise a controlling influence over the company's management or policies regardless of percentage of ownership.

My company: (check all that apply)

Does not have any affiliates.

Does have affiliates as defined by Reg. Z above and we are using them on this loan. I am providing a prelim HUD to show the charges.

Affiliates: _____

Does have affiliates, but they do not meet the definition above. This includes other types of affiliations, marketing service agreements, Joint Ventures, etc. I certify I have disclosed these relationships to the borrower and have included an Affiliated Business Arrangement Disclosure.

Signature of person certifying affiliates _____ Date _____