



The Lender OF Choice.™

LOAN ESTIMATE DISCLOSURE CHECKLIST

UPLOAD to Documents:

Category: LE request Checklist (WS)

Date: _____ Loan Originator: _____ Company Name _____

Borrower name /FCM Loan Number: _____

Borrower's email address: _____ Estimated Closing Date: _____

Title Agency (If Known): _____

Your LOAN ESTIMATE 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
- Electronic Delivery Consent Form
 ___ Lender Paid Compensation OR ___ Borrower Paid Compensation
- Settlement Service Provider List
- Initial 1003 – Signed by LO
- Affiliate Certification (see below if A.B.A is not provided)
- Itemized Fee Worksheet from BP's origination software
- Fee sheet from Title Agent or online quote (ex. Gfeexpressquote.com)
- \$ _____ HOI Premium due (required on a 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.

Make sure that the 1003 in the Connect is complete then click on Disclosures under Loan Actions and complete any required fields that are blank then click on Ready to Disclose to request your LE. Loan Estimate disclosure requests must be received by no later than midnight of the date 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
