

Conventional CP Specific Disclosures

Disclosure	At Application	At Lock	Pre-Closing	At Closing	Comments
Notice to Borrower	x				
Sample Conventional Construction Loan Agreement	x				
Construction Permanent Financing Rate Lock Agreement	x	x			
Construction Lending FAQs	x				
Construction Memorandum of Understanding	x		x		
General Contractor Funds Disbursement Agreement					Print on demand. Required for transactions in which borrower is waiving their right to sign and review all draws. The builder must be approved as an enhanced builder.
Additional Fee Disclosure	x				
Waiver of Retainage	x			x	Required for transactions in which the subject property is located in Texas.
Residential Construction Contract Disclosure				x	Required for transactions in which the subject property is located in Texas.
Affidavit- Construction-to-Permanent Loan				x	Required for transactions in which the subject property is located in Texas.
Conventional Construction Loan Agreement				x	
Conventional Construction Loan Rider to the Security Instrument				x	
Interest-Only Note Addendum				x	
Notice of Commencement				x	Required for transactions in which the subject property is located in Florida, Michigan and Texas. Document provided by Title Company.
Mechanic's Lien Note				x	Required for transactions in which the subject property is located in Texas.
Mechanic's Lien Contract				x	Required for transactions in which the subject property is located in Texas.
Notice to Building Contractor			x		

VA CP Specific Disclosures					
Disclosure	At Application	At Lock	Pre-Closing	At Closing	Comments
Notice to Borrower	x				
Sample VA Construction Loan Agreement	x				
Construction Permanent Financing Rate Lock Agreement	x	x			
Construction Lending FAQs	x				
Construction Memorandum of Understanding	x		x		
General Contractor Funds Disbursement Agreement					Print on demand. Required for transactions in which borrower is waiving their right to sign and review all draws. The builder must be approved as an enhanced builder.
VA Acknowledgement of No Inspection	x				Print on demand.
VA Description of Materials (26-1852)	x				Print on demand.
Waiver of Retainage	x			x	Required for transactions in which the subject property is located in Texas.
Residential Construction Contract Disclosure				x	Required for transactions in which the subject property is located in Texas.
Affidavit- Construction-to-Permanent Loan				x	Required for transactions in which the subject property is located in Texas.
VA Construction Loan Agreement				x	
VA Construction Loan Rider to the Security Instrument				x	
Notice of Commencement				x	Required for transactions in which the subject property is located in Florida, Michigan and Texas. Document provided by Title Company.
Mechanic's Lien Note				x	Required for transactions in which the subject property is located in Texas.
Mechanic's Lien Contract				x	Required for transactions in which the subject property is located in Texas.
FHA/VA Builder's Certification of Plans, Specifications & Site	x				Print on demand.
Lead and Energy Conservation Standard Certification	x				Print on demand.
Notice to Building Contractor			x		
VA Builder's Agreement to Pay Interest			x		

Conventional Reno Specific Disclosures (CHIP and HomeStyle)					
Disclosure	At Application	At Lock	Pre-Closing	At Closing	Comments
Borrower's Acknowledgement- Conventional Renovation Loan	x				Dynamic checkbox programmed in disclosure for the borrower to choose interest option.
Notice to Borrower- Conventional Renovation Loan	x				
Loan Disbursement Guide- Conventional Renovation Loan	x				
Homeowner/ Contractor Agreement					Print on demand.
Loan Rider- Conventional Renovation Loan				x	
Loan Agreement- Conventional Renovation Loan				x	
Contact Information Sheet/ Authorization for Third Party Release- Conventional Renovation Loan				x	
Mechanic's Lien Note				x	Required for transactions in which the subject property is located in Texas.
Mechanic's Lien Contract				x	Required for transactions in which the subject property is located in Texas.

VA Reno Specific Disclosures					
Disclosure	At Application	At Lock	Pre-Closing	At Closing	Comments
Disbursement Guide- VA Renovation Loan	x				
Notice to Borrower- VA Renovation Loan	x				
Borrower's Acknowledgement- VA Renovation Loan	x				
Borrower's Identity-of-Interest Certification- VA Renovation Loan	x				
Limited Repair Loan Program Borrower's Disclosure and Indemnification Agreement- VA Renovation Loan					Print on demand.
Initial Disbursement Request, Indemnification Agreement and Lien Waiver					Print on demand.
Homeowner/ Contractor Agreement					Print on demand.
Loan Rider- VA Renovation				x	
Loan Agreement- VA Renovation Loan				x	
Contact Information for Draws/ Authorization for Third Party Release- VA Renovation				x	
Mechanic's Lien Note				x	Required for transactions in which the subject property is located in Texas.
Mechanic's Lien Contract				x	Required for transactions in which the subject property is located in Texas.

Standard 203(k) Specific Disclosures

Disclosure	At Application	At Lock	Pre-Closing	At Closing	Comments
Borrower's Acknowledgement- FHA Standard 203(k) Loan	x				Dynamic checkbox programmed in disclosure for the borrower to choose interest option.
FHA Standard 203(k) Notice to Borrower	x				
Borrower's Identity-of Interest Certification- FHA Standard 203(k) Loan	x				
Disbursement Guide- FHA Standard 203(k) Loan	x				
203(k) Maximum Mortgage Worksheet			x		Informational only, does not require a borrower signature.
Loan Rider- FHA Standard 203(k) Loan				x	
Loan Agreement- FHA Standard 203(k) Loan				x	
Maximum Base Mortgage Calculation- Standard 203(k)				x	
Contact Information for Draws/ Authorization for Third Party Release				x	

Limited 203(k) Specific Disclosures

Disclosure	At Application	At Lock	Pre-Closing	At Closing	Comments
Borrower's Acknowledgement- FHA Limited 203(k) Loan	x				Dynamic checkbox programmed in disclosure for the borrower to choose interest option.
FHA Limited 203(k) Notice to Borrower	x				
Borrower's Identity-of Interest Certification- FHA Limited 203(k) Loan	x				
FHA Limited 203(k) Loan Disbursement Guide	x				
Rehabilitation (Self-Help) Agreement	x				Only applicable if subject property is a self-build.
203(k) Initial Indemnification Agreement	x				Disclosure currently set to populate in initial disclosures. Will need to have triggers updated if disclosure needed to be in the approval package as well.
203(k) Maximum Mortgage Worksheet			x		Informational only, does not require a borrower signature.
Limited Repair Loan Program Borrower's Disclosure and Indemnification Agreement- FHA Limited 203(k) Loan					Print on demand.
Initial Disbursement Request, Indemnification Agreement and Lien Waiver					Print on demand.
Loan Rider- FHA Limited 203(k) Loan				x	
Loan Agreement- FHA Limited 203(k) Loan				x	
Maximum Base Mortgage Calculation- Limited 203(k)				x	Informational only, does not require a borrower signature.
Contact Information Sheet/ Authorization for Third Party Release- FHA Limited 203(k) Loan				x	