

TRID Loans

- Uniform Residential Loan Application
- Loan Estimate
- Settlement Service Provider List
- Intent to Proceed
- Rate Lock Agreement (float or lock)
- Borrower Certification and Authorization
- 4506-T
- Affiliated Business Arrangement Disclosure (if applicable)
- Affiliate Sharing Opt Out Notice (if applicable)
- Borrower Consent to the Use of Tax Return Information
- Disclosure Notices
- Notice Concerning Private Mortgage Insurance – Lender Paid (if applicable)
- Privacy Policy Notice
- Homeownership Counseling Notice
- CHARM Booklet (if applicable)
- ARM Disclosure (if applicable)
- Your Home Loan Toolkit

Non-TRID Loans

- Uniform Residential Loan Application
- Good Faith Estimate
- Truth-in-Lending Disclosure
- Itemization of Amount Financed (optional)
- Settlement Service Provider List
- Intent to Proceed
- Borrower Certification and Authorization
- Affiliated Business Arrangement Disclosure
- Affiliate Sharing Opt Out Notice
- Borrower Consent to the Use of Tax Return Information
- Disclosure Notices
- Notice Concerning Private Mortgage Insurance – Lender Paid (if applicable)
- Privacy Policy Notice
- Homeownership Counseling Notice
- CHARM Booklet (if applicable)
- ARM Disclosure (if applicable)
- Servicing Disclosure Statement
- Notice of Right to Copy of Appraisal
- HUD Settlement Cost Handbook

FHA

- FHA Amendatory Clause/ Real Estate Certification (purchases)
- FHA Identity of Interest
- FHA Refinance of Borrower in Negative Equity Positions Borrower Certification (refinance with negative equity)
- For Your Protection: Get a Home Inspection (purchases)
- HUD Appraised Value Disclosure (purchases)
- HUD/VA Addendum to Uniform Residential Loan Application
- Important Notice to Homebuyers
- Informed Consumer Choice Disclosure Notice
- Notice to Homeowner- Assumption of HUD/FHA Insured Mortgages Release of Personal Liability
- Refinance Certification (refinances)
- Social Security Number Certification (only required when borrower cannot provide documentation confirming SSN)
- FHA Application of Unused Escrows Funds Authorization (refinances)

VA

- Interest Rate Reduction Refinancing Loan Worksheet (lender signed only)
- Counseling Checklist for Military Homebuyers
- HUD/VA Addendum to Uniform Residential Loan Application
- Nearest Living Relative Not Living with You/ Child Care Statement
- Federal Collection Policy Notice (IRRRs)
- VA Amendatory Clause (purchases)
- VA Cash-Out Refinance Home Equity Disclosure (cash-out refinances)
- VA-Guaranteed Home Loan Cash-Out Refinance Comparison Certification (cash-out refinances)
- VA Debt Questionnaire
- VA Rate Reduction Certification (no cash-out refinances)