

HTL REVERSE SUBMISSION SHEET

SUBMISSION REQUIREMENTS (PLEASE SUBMIT IN THE FOLLOWING ORDER)**

LOAN APPLICATION – 1009

- Upfront 1009; completed, signed and dated
- HUD/VA Addendum

DISCLOSURES

- (TALC) Total Annual Loan Cost Rate
- Amortization Schedule
- Comparison
- Good Faith Estimate (GFE)
- Estimate of Closing Costs Worksheet
- Borrowers Acknowledgement of Disclosures
- Applicant Acknowledgement of GFE
- Settlement Service Provider List
- Required Providers by the Lender
- Truth in Lending Disclosure (Fixed only) Home Equity Conversion Mortgage Disclosure (Arms)

RE-DISCLOSURES

- Cover page with valid Change in Circumstance
- All pages in re-disclosure package*

MISCELLANEOUS REVERSE DISCLOSURES

- Servicing Transfer Disclosure
- Information Regarding Intent to Purchase Annuity
- Customer Identification Certification (completed)
- Fair Lending Notice
- Lead Based Pain Certification
- Borrower's Notifications
- Home Equity Conversion Mortgage Consumer Protection Measures Against Excessive Fees
- Tax and Insurance Disclosure
- Equal Credit Opportunity Act Notice, Fair Lending, etc.
- Privacy Policy Disclosure
- Notice of Availability of Real Estate Appraisal
- Borrower's Certification and Authorization
- Reverse Mortgage Repair Acknowledgement
- List of HUD approved Counselors
- HUD Counseling Disclosure
- Alternative Contact
- Authorization for SSA to Release Social Security

Upon approval with PTD:

- HTL Processor will send Broker any conditions that they are to complete

Submitted by:

NAME

MISCELLANEOUS REVERSE DISCLOSURES (CONT.)

- Flood Insurance Certification Notice
- Verification of Occupancy
- Credit Card Authorization Form
- FHA-Insured HECM Loan Application Disclosure
- Applicant Compliance Agreement
- Notice of Applicant Regarding Earthquake Insurance for condo
- Machine Copies Notice
- Per Diem Interest Charge Disclosure
- Credit Score Disclosure
- Reverse Mortgage Worksheet Guide.
- Important Notice to Reverse Mortgage Loan Applicant
- Consumer Credit Report Disclosure
- Broker Fee Agreement
- OTHER MISCELLANEOUS AND STATE SPECIFIC DISCLOSURES**

NON BORROWING SPOUSE DOCUMENT

- Authorization to Pull Credit on Non-borrowing Spouse
- Non-Borrowing Spouse Disclosure and Certification
- Notice to Non-Borrowing Spouse/Owner or Resident
- Non Borrowing Spouse Certification
- Unmarried HECM Mortgagor Application Disclosure and Cert.

HECM FOR PURCHASE DOCUMENTS

- Lead-Based Paint Seller's Disclosure Form
- Amendatory/Escape Clause
- Real Estate Certification**
- HECM for Purchase Occupancy Affidavit
- FHA Identity of Interest Certification
- For Your Protection: Get a Home Inspection

**** PLEASE NOTE . . . in order for the file to move through Processing to Underwriting, *all documents must be completely filled out, signed and dated by borrower(s) and Originator.* File will be taken out of the file flow if there is any missing information and returned to be completed.**

Upon Clear to Close:

- HTL Processor will contact title/escrow for fees
- HTL Processor will submit Lock and Doc
- Broker will receive Lock Confirmation for approval
- HTL Processor will work with broker on closing date and order final loan docs

DATE