RESPA Certification - Summit Bank Partner

This form is required on all loans closing 8/10/09 and after

The attached GFE & TIL are copies of the last disclosed documents. Closing draws based on these:

Please ☒ the appropriate scenario and determine the earliest date the loan can close.

☐ **Application taken prior to 7/27/09 and loan is closing prior to 9/1/09:** ***Regulation is not applicable.***
GFE attached is for doc draw/fee collection on the HUD and for Commission Documentation ONLY.

If application was taken ON 7/27/09 or Closing 9/1/09 or after you must be in compliance with the following :

Certification of Disclosures ATTACHED:

NEVER RE-DISCLOSED:

☐ APR has NOT Changed from initial disclosure:
Use Date Sent OR if in person use the date signed
Initial Disclosure was sent _____ + 7 Business days = _____First date borrower can sign

RE-DISCLOSED: LAST DISCLOSURE PROVIDED AS FOLLOWS:

☐ Revised TIL **provided in Person** or Faxed/Emailed and document attached is signed and dated:
_____ Date Provided to Borrower / 3rd Business days = _____ First date borrower can sign
(date provided or date doc signed)

☐ Revised TIL **NOT provided in Person** (mailed or fax/email not documented for receipt)
_____ Date Sent to Borrower / 6th Business days = _____ First date borrower can sign

* "Business day" means all calendar days, including Saturdays, but excluding Sundays and the following 10 legal public holidays: New Year's Day, the Birthday of Martin Luther King, Jr., Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day. (Note that this is the same definition of "business day" used when determining the borrower's 3-business-day right to rescind.)

NOTES TO CLOSING:

Seller Paid: (as notated on attached GFE): Total $

Lender Paid: $

My signature below certifies that the information listed above and the loan presented to closing is complete and accurate.

_____ _____
Loan Processor **Date** **Loan Officer** **Date**

To be completed by CLOSING at time of Final TIL /HUD approval:

Last disclosed APR= _____
Closed Loan APR = _____
Difference = _____
Signed by: Closer Name:_____

Notes from Closing:
_____
_____