

## QA Disclosure Package – Bank Partners

<b>BORROWER(S):</b>		
<b>PROCESSOR:</b>	<b>INVESTOR:</b>	
<b>BANK PARTNER:</b>	<b>PROGRAM: (Mandatory to Underwrite)</b>	
<b>PHONE:</b>	<b>CLOSING DATE:</b>	
<b>Email:</b>		<b>Loan #:</b>

### FILE ORDER –

- QA Disclosure Package
- Initial/Handwritten 1003 – (this will be a copy from the UW package). **LO signature date is the official application date!**
- USA Patriot Act
- Servicing Transfer Disclosure
- Subsequent GFEs & Changed Circumstance Discl. (if applicable) – **Each subsequent GFE must be accompanied by a Changed Circumstance Disclosure!**
- Initial Good Faith Estimate – 3 pgs
- Initial Truth in Lending – **Has your APR changed more or less than 1/8 of 1%?? – If so, remember to re-disclose.**
- Acknowledgement of Initial disclosures
- Lock Agreement – fully completed
- FACT Act/Notice to Home Loan Applicant
- Borrower Certification and Authorization
- Privacy Act Disclosure
- Disclosure Notices - ECOA
- Right to Copy of Appraisal (if FHA, VA, or RD)
- ALL State Specific Disclosures
- ALL Non-Traditional Product Disclosures (ARM, Interest Only, HELOC, etc.)

\_\_\_\_\_  
Processor's Signature

\_\_\_\_\_  
Date