



Disclosures and Forms Checklist

Red = Wet signature required, Blue = No signature required

Required disclosures and forms on all first mortgage files

- 1003 Initial Signed
- Loan Estimate
- Fee Worksheet
- Acknowledgement of Intent to Proceed
- Settlement Service Provider List
- Borrower's Certification & Authorization
- IRS 4506T
- GA Notice of Right to Select Attorney
- Equal Credit Opportunity Act Notice
- Credit Score and the Price You Pay for Credit/
Credit Score Disclosure
- Fair Credit Reporting Act
- Privacy Policy
- Mortgage Fraud is Investigated by the FBI
- Acknowledgement of Receipt of Your Home
Loan Toolkit
- USA Patriot Act Information Disclosure
- Acknowledgment of Receipt of RESPA's
Homeownership Counseling Organizations List
- Homeownership Counseling Organization List
- Affiliated Business Arrangement Disclosure
- Anti-Steering Disclosure
- ARM Disclosure, if ARM
- CHARM Booklet, if ARM
- PMI Fixed Rate Disclosure or LPMI Disclosure,
if applicable
- OCGA Disclosure, if non-depository institution
- State-specific disclosures, if applicable
- Discount Point Fee Disclosure, if discount
points charged
- Proof of consent to receive disclosures
electronically, if sent electronically
- Mortgage Broker Fee Agreement and
Disclosure, if broker

Additional disclosures required on FHA files

- HUD/V.A. Addendum to URLA
- FHA Amendatory Statement and Real Estate
Certification
- FHA Notice to Homeowner
- FHA Identity of Interest Certification
- FHA Informed Consumer Choice Disclosure
Notice
- Social Security Number Certification
- HUD Appraised Value Disclosure
- FHA/V.A. Notice to Applicants
- Occupancy & Financial Statement
- NO HUD Warranty
- FHA For Your Protection: Get a Home
Inspection
- FHA Important Notice to Homebuyers
- Credit Card Authorization form and information
- Refinance Certification, if applicable

Additional disclosures required on VA files

- VA 26-1880 Request for Eligibility Certificate
- HUD/V.A. Addendum to URLA – By LO and
Borrower
- VA Amendatory/Escape Clause
- FHA/VA Notice to Applicant
- VA – Interest Rate and Disclosure
- Rights of V.A. Loan Borrowers (Important
Notice)
- VA Child Care Certification
- VA Debt Questionnaire
- VA Federal Collection Policy Notice
- VA Nearest Living Relative Not Living with
You
- Counseling Checklist for Military Homebuyers -
By LO and Borrower, only if active military