Texas Department of Savings and Mortgage Lending **Date:**
Application Compliance Worksheet **Examiner:** Last Name

Mortgage Company: Entity Name **License #:** 123456
RMLO: First Name Last Name **License #:**

Borrower: First Name Last Name **Loan Number:**
Co-Borrower: **Loan Status:**
Subject Property: **Lien Position:**

1	**Is an initial signed & dated Loan Application in file?**	
2	Loan Type	
3	Loan Purpose	
4	Amortization Type	
5	Loan Originator name/NMLS ID and Entity name/NMLS ID displayed on application?	
6	Was the Loan Originator properly licensed / sponsored?	
7	If face-to-face interview, required Government Monitoring Section Completed?	
8	Date of Application	
9	**Is initial Loan Estimate in file?**	
10	Initial Loan Estimate issued by:	
11	All transactions: If fees were collected prior to documented Intent to Proceed, were the fees permitted?	
	<u>If the Loan Estimate was issued by the entity subject to this examination, questions 12-20 apply</u>:	
12	Evidence of delivery within 3 days?	
13	General Information section properly completed?	
14	Additional Information section properly completed?	
15	Other Considerations section properly completed?	
16	Did the Loan Estimate include either the Confirm Receipt or Loan Acceptance statement?	
17	Initial APR within tolerance?	
18	All other sections of the Loan Estimate complete & accurate?	
19	If permitted to shop for services, was the Written List of Service Providers in file and properly completed?	
20	Is documentation of Intent to Proceed in file?	
21	**If the entity subject to this examination issued a revised LE, was revised LE in file?**	
22	If a revised LE was issued, was changed circumstance documentation in file?	
23	Did revised LE only include revisions related to the changed circumstance?	
24	**Texas Mortgage Company Disclosure in File?**	
25	Properly Completed / Evidence of timely delivery / Current Version?	
26	If Conditional <u>Qualification</u> letter issued to applicant, contained all required information?	
27	If Conditional <u>Approval</u> letter issued to applicant, contained all required information?	
28	If Conditional <u>Approval</u> letter issued to applicant, issuance based on applicant's credit worthiness?	
29	If Loan Originator performed Multiple Roles, was Disclosure in file?	
30	If any Affiliated Businesses involved in transaction, was Disclosure in file?	
31	**Credit Score Information Disclosure in file?**	
32	Evidence of delivery & completed correctly?	
33	**Is an Initial Privacy Notice in file?**	
34	Evidence of delivery & completed correctly?	
35	If the loan was brokered and lender paid compensation, was a complete Anti-Steering Disclosure in file?	
36	If lender file, Homeownership Counseling Organizations List delivered witin 3 days of application?	
37	If lender file, was the borrower's Ability to Repay verified and documented?	
38	If ARM, and lender file, was ARM Program Disclosure in file?	
39	If denied, was Adverse Action Notice in file?	
40	If denied, was Adverse Action Notice fully completed?	
41	If denied *based on credit report*, Adverse Action Notice reflected credit info?	
42	If lender equity refi, TX Home Equity Disclosure delivered at least 12 days prior to closing?	
43	If lender refi or home improvement, Right of Rescission Disclosure in file?	
44	Fraud Disclosure - *signed by borrower at closing* - in file?	
45	**Is a final Closing Disclosure in file?**	
46	Date Issued	
47	Closing Date	
48	Lender	
	<u>If the entity subject to this examination is identifed as the Lender, questions 49-53 apply:</u>	
49	Method of Delivery	
50	Did the Closing Disclosure include either the Confirm Receipt or Loan Acceptance statement?	
51	Was borrorower's receipt of Closing Disclosure at least 3 business days prior to closing documented?	
52	Closing Disclosure fees compared to Loan Estimate within tolerances or cured?	
53	All sections of Closing Disclosure complete & accurate?	
54	If charges paid outside of closing, were charges disclosed on Closing Disclosure?	
55	If the loan was brokered, no dual compensation?	
56	If upcharges on third party fees, were upcharges rebated?	
57	If equity refi, were fees less than 3%, net of credits?	
58	If equity refi, CLTV less than or equal to 80% of prop value?	