

**Texas Department of Savings and Mortgage Lending**  
**Application Compliance Worksheet**

**Date:** \_\_\_\_\_  
**Examiner:** Last Name

**Mortgage Company:** Entity Name  
**RMLO:** First Name Last Name  
**Borrower:** First Name Last Name  
**Co-Borrower:**  
**Subject Property:**

**License #:** 123456  
**License #:**  
**Loan Number:**  
**Loan Status:**  
**Lien Position:**

- 1 **Is a signed final HUD-1 in file?**
- 2 Funding Entity
- 3 Date Closed
- 4 Comparison of GFE and HUD-1 Charges section accurately disclosed?
- 5 HUD-1 fees compared to GFE within tolerances or cured?
- 6 If the loan was brokered, were lender fees paid to lender only?
- 7 If charges paid outside of closing (POC), were charges disclosed on HUD-1?
- 8 If the loan was brokered, no dual compensation?
- 9 If upcharges on third party fees, were upcharges rebated?
- 10 If equity refi or HELOC, were HUD-1 fees less than 3%, net of credits?
- 11 If equity refi or HELOC, CLTV less than or equal to 80% of prop value?
- 12 **Is an initial signed & dated Loan Application in file?**
- 13 Loan Type
- 14 Loan Purpose
- 15 If lender equity refi or HELOC file, TX Home Equity Disclosure delivered at least 12 days prior to closing?
- 16 If lender refi, HELOC, home improvement, or reverse refi, Right of Rescission Disclosure in file?
- 17 Amortization Type
- 18 If ARM, and lender file, was ARM Program Disclosure in file?
- 19 Was the Loan Originator properly licensed / sponsored?
- 20 Loan Originator name/NMLS ID and Entity name/NMLS ID displayed on application?
- 21 If face-to-face interview, required Government Monitoring Section Completed?
- 22 Date of Application
- 23 If denied, was Adverse Action Notice in file?
- 24 If denied, was Adverse Action Notice fully completed?
- 25 If denied *based on credit report*, Adverse Action Notice reflected credit info?
- 26 **If first lien, evidence of delivery of ECOA Appraisal Notice within 3 days of application? (eff. 1/18/14)**
- 27 **Is initial GFE in file?**
- 28 Initial GFE: Fully completed/evidence of delivery within 3 days?
- 29 If a revised GFE was issued, were changed circumstances documented?
- 30 Initial Fees Worksheet / Itemization of Amount Financed in file?
- 31 **If lender file, Homeownership Counseling Organizations List delivered within 3 days of app? (eff. 1/10/14)**
- 32 **If lender file, is initial TIL in file?**
- 33 Initial TIL signed & dated or evidence of delivery within 3 days?
- 34 Initial TIL complete?
- 35 Initial APR within tolerance?
- 36 If initial APR out of tolerance, is TIL re-disclosure in file?
- 37 Updated TIL in file?
- 38 If the loan was brokered and lender paid compensation, were Safe Harbor requirements met?
- 39 **If lender file, was the borrower's Ability to Repay verified and documented? (eff. 1/10/14)**
- 40 **Texas Mortgage Company Disclosure in File?**
- 41 Properly Completed / Evidence of delivery with the initial Loan Application / Current Version?
- 42 If lender first lien, Servicing Disclosure Statement in file?
- 43 Evidence of delivery & completed correctly?
- 44 Fraud Disclosure - *signed by borrower at closing* - in file?
- 45 Credit Score Information Disclosure in file?
- 46 Evidence of delivery & completed correctly?
- 47 **If conditional qualifying letter or approval, contained required information?**
- 48 If Loan Originator performed Multiple Roles, was Disclosure in file?
- 49 If any Affiliated Businesses involved in transaction, was Disclosure in file?
- 50 **Is an Initial Privacy Notice in file?**
- 51 Evidence of delivery & completed correctly?
- 52 **Total Annual Loan Cost Rate disclosure in file? (Lender Reverse Mortgage files)**
- 53 TALCR disclosure contains all required information?
- 54 TALCR disclosure delivered at least 3 days prior to closing?
- 55 TX Constitution Reverse Mortgage Disclosure signed at least 12 days prior to closing?