

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 an initial signed & dated Loan Application in file?**
- 2 Loan Type
- 3 Loan Purpose
- 4 Amortization Type
- 5 Was the Loan Originator properly licensed / sponsored?
- 6 Loan Originator name/NMLS ID and Entity name/NMLS ID displayed on application?
- 7 If face-to-face interview, required Government Monitoring Section Completed?
- 8 Date of Application
- 9 **Is initial GFE in file?**
- 10 If the entity subject to this examination issued the Initial GFE: Fully completed/evidence of delivery within 3 days?
- 11 If the entity subject to this examination issued a revised GFE: Were changed circumstances documented?
- 12 Did the revised GFE only include revisions related to the changed circumstances?
- 13 If fees were collected prior to receiving initial disclosures, were fees permitted?
- 14 If permitted to shop for services, was the Written List of Service Providers in file?
- 15 **If lender file, Total Annual Loan Cost Rate disclosure in file?**
- 16 If lender file, TALCR disclosure contains all required information?
- 17 If lender file, TALCR disclosure delivered at least 3 days prior to closing?
- 18 If lender file, TX Constitution Reverse Mortgage Disclosure signed at least 12 days prior to closing?
- 19 **Texas Mortgage Company Disclosure in File?**
- 20 Properly Completed / Evidence of delivery with the initial Loan Application / Current Version?
- 21 If Conditional Qualification letter issued to applicant, contained all required information?
- 22 If Conditional Approval letter issued to applicant, contained all required information?
- 23 If Loan Originator performed Multiple Roles, was Disclosure in file?
- 24 If any Affiliated Businesses involved in transaction, was Disclosure in file?
- 25 ECOA Appraisal Notice delivered within 3 days of application?
- 26 **If lender first lien, Servicing Disclosure Statement in file?**
- 27 Evidence of delivery & completed correctly?
- 28 **Is an Initial Privacy Notice in file?**
- 29 Evidence of delivery & completed correctly?
- 30 **If denied, was Adverse Action Notice in file?**
- 31 If denied, was Adverse Action Notice fully completed?
- 32 **Is a signed, final HUD-1 in file?**
- 33 Lender
- 34 Date Closed
- 35 If lender file, Comparison of GFE and HUD-1 Charges section accurately disclosed?
- 36 If lender file, HUD-1 fees compared to GFE within tolerances or cured?
- 37 If charges paid outside of closing (POC), were charges disclosed on HUD-1?
- 38 If upcharges on third party fees, were upcharges rebated?