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

Mortgage Banker: **Registration #:**
RMLO: **License #:**

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

#	Item	
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 Banker Disclosure in File?**	
20	Properly Completed / Evidence of delivery with the initial Loan Application / Current Version?	
21	If Conditional <u>Qualification</u> letter issued to applicant, contained all required information?	
22	If Conditional <u>Approval</u> 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?	
39	If the loan was brokered, were lender fees paid to lender only?	
40	If the loan was brokered, no dual compensation? (applies to closed-end transactions only)	
41	If lender reverse refinance transaction, Right of Rescission Disclosure in file?	