

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

Date:
Examiner:

Mortgage Company:
RMLO:

License #:
License #:

Borrower:
Co-Borrower:
Subject Property:

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 <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? | |