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2 Loan Purpose  4 Amortization Type  5 Loan Originator name/NMLS ID and Entity name/NMLS ID displayed on application?  6 Was the Loan Originator, Processor, and/or Wrap Lender properly licensed?  7 If face-to-face interview, required Government Monitoring Section Completed?  8 Date of Application  8 Initial Loan Estimate in file?  10 Initial Loan Estimate in file?  11 If fees were imposed or collected prior to receipt of LE and documented Intent to Proceed, were the fees permitted?  12 If applicable, were invoices or proof of payment in file? (e.g. credit report, appraisal, 3rd party processor, other)  13 Evidence of delivery within 3 business days?  14 General Information section properly completed?  15 Additional Information section properly completed?  16 Other Considerations section properly completed?  17 All other sections of the Loan Estimate complete & accurate?  18 Initial APR within tolerance?  19 If permitted to shop for services, was the Written List of Service Providers in file and properly completed?  10 If conditional Pre-Qualification Letter issued to applicant, contained all required information?  11 Conditional Pre-Qualification Letter issued to applicant, contained all required information?  12 If Conditional Approval Letter issued to applicant, contained all required information?  13 If Conditional Approval Letter issued to applicant, contained all required information?  14 If Loan Originator performed Multiple Roles, was Disclosure in file?  15 If any Affliated Businesses involved in transaction, was Disclosure in file?  16 If ender file, Homeownership Counseling Organizations List delivered within 3 business days of application?  17 If lender file, was the borrower's Ability to Repay verified and documented?  18 If lender file, was the borrower's Ability to Repay verified and documented?  19 If lender file, was the borrower's Ability to Repay verified and documented?  10 If ARM, and lender file, was ARM Program Disclosure in file?  11 If lender Home Equity Loan, TX Home Equity Disclosure d
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35 If lender refinance or home improvement, Right of Rescission Disclosure in file?
37 If Higher-Priced Mortgage Loan, were requirements met?
38 If Wrap Loan, Disclosure Statement signed by borrower 7 days before signed Promissory Note and contained all required information?
39 If Wrap Loan, Disclosure Statement or Tex. Prop. Code required information provided to pre-existing lienholders 7 days before signed Deed?
40 If Wrap Loan, closed by an attorney or title company? 41 If 2nd lien, late charge permissible?
42 If 2nd lien with interest rate above 10%, fees permissible?
43 Notice of Penalties for Making False or Misleading Written Statement - signed by borrower at closing - in file?
44 Is a final Closing Disclosure in file?
45 Date Issued 46 Closing Date
47 Lender
If the entity subject to this examination is identified as the Lender, questions 48-51 apply:
<ul> <li>48 Method of Delivery</li> <li>49 Was borrower's receipt of Closing Disclosure at least 3 business days prior to closing documented?</li> </ul>
was borrower's receipt of Closing Disclosure at least 5 business days prior to closing documented?  50 Closing Disclosure fees compared to Loan Estimate within tolerances or cured?
51 All sections of Closing Disclosure complete & accurate?
52 If fees paid outside of closing, were fees disclosed on Closing Disclosure?
53 If the loan was brokered, no dual compensation? 54 If upcharges on third-party fees, were upcharges rebated?
55 If Home Equity Loan, were fees less than 2%, net of credits?
56 If Home Equity Loan or 50(f)(2) loan, CLTV less than or equal to 80% of prop value?