

**Initial/Early CD Procedure**

To process ICD (Initial Closing Disclosure) loan must meet the following eligibility criteria:

Loan must be approved

Appraisal received

Homeowners Insurance received (effective dates must be accurate)

Preliminary Title Report received

Payoffs received (good through funding)

Tax Cert received

Vesting

Settlement Statement with updated loan amount

Lock not expired

Locked LE acknowledged/mailbox delivery

Flood Insurance, *if applicable*

Condo questionnaire w/invoice, *if applicable*

Master Policy Evidence of Insurance w/invoice, *if applicable*

Subordination invoice, *if applicable*

HOA invoice, *if applicable*

Pest Inspection w/invoice, *if applicable*

Non-borrowing title only party contact information (First Name, Last Name, Address, City, State, Zip and email address)

CD/DOC request form

**TIPS:**

* ALL DOCUMENTS MUST BE SUBMITTED TO CAPITALEND LOAN FILE FOR CD CONSIDERATION. PLEASE REACH OUT TO YOUR ACCOUNT MANAGER TO ENSURE ALL DOCUMENTS HAVE BEEN RECEIVED FOR CD.
* WHILE WE STRIVE TO SEND OUT CDS WITHIN 24 HOURS OF REQUESTS, CD REQUESTS MAY TAKE UP TO 48 HOURS TO SEND OUT.
* BORROWERS INCLUDING NON-BORROWING TITLE ONLY MUST SIGN CD AT LEAST 3 DAYS PRIOR TO CONSUMMATION.

If you have any further questions on obtaining a CD, please reach out to your Account Manager or Account Executive.