

**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.