

Ordering the Initial Closing Disclosure (ICD)

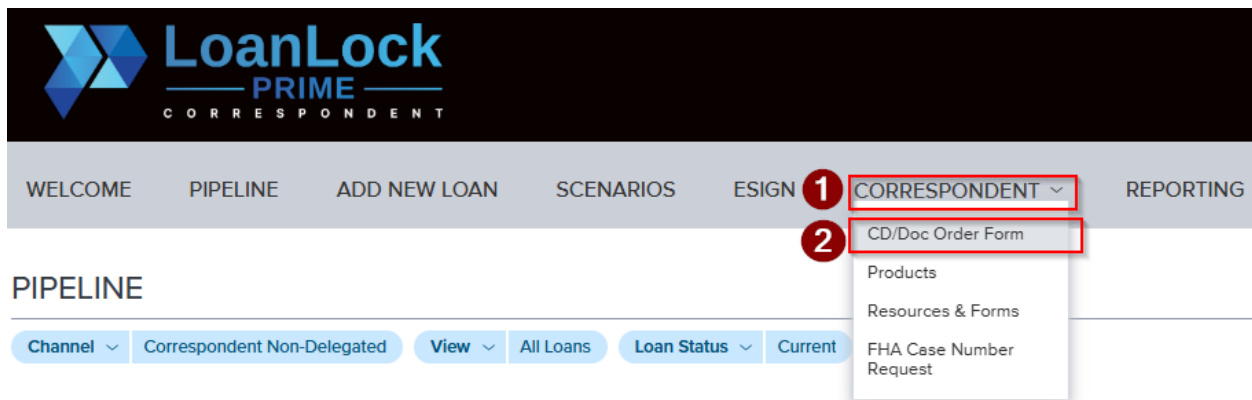
Once your loan is locked with us (investor-to-lender) and with your borrower (borrower-to-lender), and the most recent Loan Estimate (LE) has been acknowledged by the borrower no less than 1 day prior, you may follow these steps and requirements to order the initial closing disclosure (ICD).

Note: the lock event can be disclosed via the ICD. Note in the comment field of the form that you are disclosing the lock event via the ICD, and include the lock expiration date, lock date, and all fee changes that are a result of the lock event (i.e. discount points). On correspondent loans, the pricing with LoanLock Prime does not dictate cost to borrower(s). You must explicitly state all costs to the borrower(s).

Supporting documents must be provided with the ICD request if they have not already been received:

- Homeowners Insurance Dec page & invoice with accurate effective date starting no later than closing date
- Flood Insurance Dec page & invoice with accurate effective date starting no later than closing date, if applicable
- Master Policy Evidence of Insurance & invoice, if applicable
- Preliminary Title Report, Vesting confirmation
- Payoffs, good through loan disbursement/funding date
- Tax Cert/Tax Bill
- Estimated Settlement Statement/Closing Disclosure from the settlement agent with correct loan amount
- All disclosed Loan Estimates (LEs) with proof of borrower receipt/delivery
- All applicable appraisal invoices
- Condo Questionnaire invoice, if applicable
- Subordination invoice, if applicable
- Pest Inspection & invoice, if applicable
- All other invoices for borrower charges: Third Party Processing, Verifications, etc.
- Trust Cert or Power of Attorney, if applicable

From the Correspondent Client Portal, click 'CORRESPONDENT' in the gray ribbon and choose 'CD/Doc Order Form':



Complete all fields marked with an asterisk. Answering some questions with a 'Yes' will result in further data points that must be collected.

Correspondent CD & Doc Order Form

General Information

Requester Name *

First	Last
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This is the contact person who will be required to review/approve ICD/Docs prior to delivery to borrower/settlement agent.

Requestor Email *

Post Closer Name *

This is the contact person for all post close conditions once loan has been delivered for purchase review.

Post Closer Email *

LoanLock Prime Loan Number *

Borrower Last Name *

Non-Borrowing Entity Information

Are there non-borrowing entities? *

Yes No

If 'yes' is selected here, there will be additional fields that open for further required information

Are there non-occupant co-borrower(s) (for income qualification only)? *

Yes No

Loan Information

Estimated Closing Date/Signing Date *

1st Payment Due Date *

MIN # *

The MERS MIN for all loans is supplied by the lender. LoanLock Prime does not generate MINs for lenders.

At the bottom of the form, you can add comments for further direction that you would like to give or share with the closer who will process your ICD.

Once completed, and supporting documents have been provided/uploaded, click 'Submit'.

Additional Information

Comments

Enter any relevant comments here.

Submit



Once the CD order is submitted, the closing department will be notified.

As the lender, you are responsible for the accuracy of the ICD, COC CDs and closing documents. We will work with the requester to obtain approval of the draft before externalizing to the borrower(s) for delivery and execution.

If any cures are required due to inaccurate disclosure or deficient timing, the lender is wholly responsible.