

# Disclosures Required for Submission



## **Required by Processing Prior to Initial Underwriting:**

- Compliant Loan Estimate
- E-Delivery Consent form signed
- Service Provider List
- Privacy Notice
- Borrower's authorization
- Acknowledgement to proceed
- Credit score disclosure (with credit report)
- List of Housing agencies disclosure
- GMFS Ability to Repay Disclosure
  - In the state of Illinois correspondent clients are required to submit
    - Borrower information document
  - In the state of Illinois broker clients are required to submit these 3 required disclosures.
    - Loan brokerage agreement
    - Illinois loan brokerage disclosure statement
    - Illinois borrower information document

## **Additional Disclosures needed by GMFS prior to closing package being issued:**

These documents are generally obtained by the CRR if necessary but are not required prior to initial underwriting:

- Flood Disclosures
- Patriot Act Disclosure
- PMI Disclosure (*if necessary*)
- ECOA Disclosure\*\*
- Your Home Loan Toolkit Disclosure\*\*

*\*\*These disclosures are part of the Closing fee sheet. The client acknowledges receipt of these disclosures by signing the GMFS fee sheet.*