

Origination Packages - BRE and DBO/CFL

BRE Origination Package:

- 1003 Signed by BRE Licensed Agent
- Fair Lending Notice showing BRE name and address
- MLDS filled out completely and signed by both the Loan Agent and the Borrower(s)
- Good Faith Estimate (only if Lender requires – NOT a BRE requirement)
- Truth-In-Lending Statement (only if Lender requires – NOT a BRE Requirement)
- FICO Disclosure
- Privacy Disclosure
- Right to Receive Copy of Appraisal
- Borrower's Signature Authorization
- Patriot Act Disclosure (only if Lender requires – NOT a BRE requirement)
- ECOA Disclosure
- Servicing Disclosure Statement (only if Lender requires – NOT a BRE requirement)
- CHARM Booklet for ARM's (Refi's or Purchases)
- Settlement Cost Booklet for Purchases

DBO/CFL Origination Package:

- 1003 Signed by W-2 Employee showing CFL #
- Borrower/Broker Disclosure Statement
- Fair Lending Notice showing DBO name and address
- Good Faith Estimate showing CFL #
- Truth-In-Lending Statement showing CFL #
- FICO Disclosure
- Privacy Disclosure
- Right to Receive Copy of Appraisal
- Borrower's Signature Authorization
- Patriot Act Disclosure
- ECOA Disclosure
- Servicing Disclosure Statement
- CHARM Booklet for ARM's (Refi's or Purchases)
- Settlement Cost Booklet for Purchases