



## Early Closing Disclosure Form

**Step 1:** Please upload this form to Image Flow under Early Closing Disclosure Request Form prior to resubmitting the file back to underwriting for **final review for a CTC**.

**Step 2:** If this document is uploaded to the file the Operations Team will be notified that a Clear to Close is expected on this and will review to send out the Closing Disclosure prior to sending back to underwriting.

**Step 3:** All compliance conditions must be uploaded to the file if the Early Closing Disclosure is going to be completed and the lock should be good for at least 10 days from the date the file was resubmitted. *If there are outstanding compliance conditions or the rate is not valid for a minimum of 10 days, the CD will not be sent out at time of review.*

**Step 4:** If the CD is sent out it will be provided to the contacts on this form. The LO/Processor is responsible for sending to the borrower and obtaining signatures in a timely manner. Signed CD to be uploaded to the file! Closing Request may not be uploaded until the file is CTC. Please final the file to trigger the closing to be scheduled

Borrower:

Est. Closing Date:

Co-Borrower/Borrower:

☐ Not applicable

Non-Borrowing Spouse: ☐ Yes ☐ No

**If yes, complete next 3 lines**

**Name:** \_\_\_\_\_

**Is Non-Borrowing Spouse going to be on title:** ☐ Yes ☐ No

**Homestead Waiver to be signed if not on title:** ☐ Yes ☐ No **OR** ☐ Not Applicable in the state the property is located in. (compliance to confirm)

Property Address:

Loan Officer Contact E-mail:

Processor Contact E-mail:

Title Company e-mail for closing instructions:

HOI Amount for Escrows: monthly

Flood Insurance for Escrows: monthly

Interest Credit if loan closing between the 1<sup>st</sup> and 5<sup>th</sup> of the month: ☐ Yes or ☐ No

New Construction ☐ Yes ☐ No ***If yes, complete both Property tax amount lines***

(Estimated Tax Documentation and Current Tax Documentation required)

**Property Tax Amount for Qualification:** monthly

**Property Tax Amount for Escrows:** monthly

***Please make sure all fees are updated in the LE prior to the uploading of this document. All invoices for Third Party Fees should be in the file. Confirm with all parties any additional charges or invoices to be paid on CD.***