

APPLICATION

**Complete/Sign/Date the following**

- Initial Application (1003)
- Servicing Disclosure
- General Authorization
- FCRA Disclosure
- Fair Housing Disclosure
- Broker Fee Disclosure/Origination Agreement
- Broker Agreement
- Affiliated Business Disclosure
- Notice of Right to Receive Copy of Appraisal
- USA Patriot Act Information Disclosure
- ECOA Disclosure
- Utah Fee Disclosure
- 4506 T
- Privacy Policy Disclosure

3 DAYS

- Good Faith Estimate  
- YSP Disclosed
- TILA Disclosure
- Itemization of Amount Financed

PROCESSING

AT OR BEFORE CLOSING

- Credit Score Disclosure
- Accurate TIL at locked rate
- Accurate Itemization at locked rate
- Copy of Appraisal if requested

CLOSING

- Right of rescission if applicable

LOAN DENIED

Statement of Credit Denial

LOAN DENIED

Statement of Credit Denial

**Note:** An application under RESPA requires a property address. An application under TILA does not.



**praedo**  
INSTITUTE