



# Closing Disclosure Checklist

Once you receive your CTC (clear to close) email from the JR UW, you will send this form to our closing department at [closings@flanagansatebank.com](mailto:closings@flanagansatebank.com)

This form will allow us to have the information to prepare the Closing Disclosure for delivery next day ONLY IF it is before 1pm (CST) and completed in its entirety, otherwise please allow 48 hours.

**Initial Closing Disclosure Date:** \_\_\_\_\_

**(Please allow 24 hours from date of request, but must be SCHEDULED prior to 1PM if needing the next day)**

**Closing Date:** \_\_\_\_\_ **Closing Time:** \_\_\_\_\_

**(Must be 3 days after the Initial Closing Disclosure has been signed by the borrower)**

**To Schedule the Closing, the following must be confirmed by our Scheduler:**

- Lock must be good through the funding date
- HOI must be effective for date of closing or no more than 30 days prior to closing date
- Copies of all invoices to be paid at closing

Contact Name: \_\_\_\_\_ Email Address \_\_\_\_\_

Contact #2: \_\_\_\_\_ Email Address \_\_\_\_\_

Loan Number: \_\_\_\_\_ Loan will close as:  Broker/Wholesale  Correspondent

Borrowers Names: \_\_\_\_\_

Borrowers Email(s): \_\_\_\_\_

Non-Borrowing Spouse: \_\_\_\_\_

Vesting (Who will take title. Please use legal names!)

\_\_\_\_\_

Vesting will be held as: \_\_\_\_\_

First Payment Date: \_\_\_\_\_ Interest Credit Needed?  YES  NO \_\_\_\_\_ #of Days? (max of 5)

Title Company Name: \_\_\_\_\_

Email for CD & Docs: \_\_\_\_\_

Title Company Contact: \_\_\_\_\_ Phone Number \_\_\_\_\_

Title Company License Number: \_\_\_\_\_

**FINAL FEES TO BE LISTED ON CLOSING DISCLOSURE:**

<u>Name of Fee</u>	<u>Paid To</u>	<u>Actual Amount</u>
Lender Paid Comp		
Borrower Paid Comp		
Processing Fee		
Commitment Fee/UW Fee	<b>FSB</b>	
Funding Fee	FSB-Corr Loans Only	
Appraisal Fee		
<b>Other:</b>		
<b>Other:</b>		
<b>Other:</b>		
<b>Other:</b>		
<b>Other:</b>		

**If fees are NOT shown on the LE, they cannot be included on CD. Fees are not allowed to change. Any changes not previously disclosed will result in a delay of delivery of the CD.**

**Real Estate Agent(Listing):** Name: \_\_\_\_\_ License ID \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

Phone: \_\_\_\_\_ Company Name: \_\_\_\_\_

Company License # \_\_\_\_\_

**Real Estate Agent(Selling):** Name: \_\_\_\_\_ License ID \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

Phone: \_\_\_\_\_ Company Name: \_\_\_\_\_

Company License # \_\_\_\_\_

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

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

***This address should not be the property address!!!!***

**Special Instructions for Closers:**