



TPO Initial Disclosures Instructions

These instructions will guide you on how to obtain Initial Disclosures for all loans ready for this step.

It is the Loan Officers responsibility to insure the accuracy of the information contained in the Disclosures. If important information is not provided to the preparer of the disclosures, the file will have to be started over. Please allow 24 hours for docs to go out.

- 1) Prepare the file for disclosures.
 - a. Insure the 1003 is accurate and complete. Missing information is not acceptable
 - b. Double check loan terms to make sure they are what you want to quote
- 2) If sending through E-sign, make sure each borrower has an email address entered into the file.
- 3) Application date for the 1003 is to be entered.
- 4) 92900A completed for VA and FHA loans (under Forms & Docs, about ¾ down the menu)
- 5) Purchase Contract uploaded to the file in Imageflow
- 6) Complete the **TPO Initial Disclosures Request form** and upload to the file under Initial Disclosure Request.
- 7) Any requests delivered after 3PM CST will be considered received the next business day
- 8) Register Loan (Register Loan is found under Forms & Docs)

Docs will be send within 24 hours and the LO notified through E-Sign. The E-sign program will request the LO Signatures automatically.

Should you have any questions, please email mtgsupportcenter@flanaganstatebank.com and your processor.