



# 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. **\*\*Please provide most recent credit reissue information in the notes section of Mortgagebot.**

**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:** 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.

Estimated Closing Date: \_\_\_\_\_

Non-borrowing spouse? Yes                      No

- If Yes, will NBS be taking title?    Yes                      No
- Homestead waiver to be signed if not on title?    Yes                      No

not applicable in state property is in (compliance to confirm)

Property Address: \_\_\_\_\_

Loan Officer Contact E-mail: \_\_\_\_\_

Processor Contact E-mail: \_\_\_\_\_

Sellers Agent Email: \_\_\_\_\_

Borrower's Agent Email: \_\_\_\_\_

HOI monthly amount for escrows: \$ \_\_\_\_\_

Flood insurance monthly amount for escrows: \$ \_\_\_\_\_

Interest Credit if loan closing between the 1st and 5th of the month: Yes                      No

New Construction? Yes                      No                      (If yes, complete *both* Property tax amount lines below)

- Monthly Property Tax Amount for Qualification: \$ \_\_\_\_\_
- Monthly Property Tax Amount for Escrows: \$ \_\_\_\_\_

**\*\*For credits that are applicable on file such as property tax, etc., they must show on the preliminary CD from the Title Company to be listed on the Initial CD.**

**\*\*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.**