



Quality Control Checklist: Hard Money Loans

The following documentation is needed in order to have a complete file

- 1. 1003 Application Date of Receipt ___/___/___
- 2. Mortgage Loan Disclosure statement & Good Faith estimate
- 3. Federal Truth in Lending Disclosure
- 4. Fair Lending Disclosure Notice
- 5. Equal Credit Opportunity act Disclosure
- 6. Right to Receive an Appraisal disclosure (If Applicable)
- 7. Privacy Policy Disclosure
- 8. Credit Score Disclosure (If Applicable)
- 9. Escrow Instructions & Preliminary Report
- 10. Final HUD & Copy of Commission Check
- 11. Acknowledgement and Non-Circumvention Agreement
- 12. Declaration of Oral Disclosure
- 13. Copy of any disclosure required by Investor (If any)
- 14. Initial Disclosures
 - A. Borrower Signature Authorization
 - B. Servicing Disclosure Statement
 - C. The Housing Financial Discrimination Act Of 1977
 - D. Disclosure Notices; Affidavit Of Occupancy / Anti-Coercion Statement /Fair Credit Lending

Note: MLDS & GFE must contain amount of all compensation including any anticipated rebates from lender. Please make sure your NMLS number and DRE licensing information are entered in the correct forms on residential loans.