



Requesting Closing Disclosures and Closing Docs

To process ICD (Initial Closing Disclosure) loan must meet the following eligibility criteria:

- ☐ Loan must be approved
- ☐ Appraisal received
- ☐ Homeowners Insurance received (effective dates must be accurate)
- ☐ Flood Insurance, if applicable
- ☐ Master Policy Evidence of Insurance w/invoice, if applicable
- ☐ Preliminary Title Report received
- ☐ Payoffs received (good through funding)
- ☐ Tax Cert received
- ☐ Settlement Statement with updated loan amount
- ☐ Lock Valid Thru Anticipated Closing Date
- ☐ Locked LE acknowledged/mailbox delivery
- ☐ Condo questionnaire w/invoice, if applicable
- ☐ Subordination invoice, if applicable
- ☐ HOA invoice, if applicable
- ☐ Pest Inspection w/invoice, if applicable

1. You have access to order your CD and Docs online two way:

A. Through the Capitalend website :

Access the very latest Capitalend forms and also a current list of custom training we are providing for our Partners!

General Forms	VA Forms	Training
Agency FHA/VA Submission Checklist	VA Active Duty Reservist	2nd Lien AVM Workflow
Anti-Steering	VA Rate Reduction Form	Appraisal Order Process Video
Appraisal Co Smoke Water Heater Certification	VA Child Care Statement	Approved Credit Vendors
Bank Statement Calculator	VA Nearest Living Relative	How to Complete the E-Sign
Bank Statement Calculation Request	VA Notice to Homeowner	How to Lock a Loan
Business Narrative	VA Appraisal Fee Schedule	How to Submit Conditions
Buydown Calculator	VA Veterans Certification	How to Submit a Loan
CalHFA Dream for All Checklist		Property Insurance Requirements Quick Reference
CALHFA Residency and Eligibility Guide		
Change of Circumstance (COC) Form		
CD/Doc Order Form		
Escrow Impound Schedule		
FHA Case Number Request		
Foreign National - Automated Payment		



B. Through the TPOC:

2. Complete all required fields marked with a * on the form below:

CD & Doc Order Form

Your loan must be Approved, Locked, and Appraisal ordered (if applicable) to request for an Initial CD.

General Information

Requester Name *

Email Address *

Loan Number *

Borrower Last Name *

Non-Borrowing Entity Information

Are there non-borrowing entities? *

☐ Yes ☐ No

Are there non-occupant co-borrower(s) (for income qualification only)? *

☐ Yes ☐ No

If 'yes' is selected here, there will be an additional field that opens for needed information.

Loan Information

Estimated Closing Date/Signing Date *

1st Payment Due Date *



Impound/Escrow *

☐ Yes ☐ No

Signed as POA *

☐ Yes ☐ No

Signed as Trust *

☐ Yes ☐ No

Affiliated Business *

☐ Yes ☐ No

Preview Initial CD (selecting to preview may delay release) *

☐ Yes ☐ No

IMPORTANT: To request review of the CD prior to borrower release, please select YES on the Preview question.



Broker Third Party Fees

Fees must be disclosed to the borrower to collect at closing. The invoice is required. Only the actual fee can be reimbursed and may not exceed disclosed amount.

Broker to Collect Credit Report Fee at Closing? *

☐ Yes ☐ No

Broker to Collect Appraisal Fee at Closing? *

☐ Yes ☐ No

Broker to Collect 1004D Fee at Closing? *

☐ Yes ☐ No

Broker to Collect Third Party Processing Fee at Closing? *

☐ Yes ☐ No

Broker to Collect Other Fees at Closing? *

☐ Yes ☐ No

Settlement Agent Information

Settlement Agent Name *

First	Last
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Settlement Agent Company Name *

Settlement Agent License Number *

Settlement Agent Email *

Vesting Confirmation *

Buyer/Seller Agent Information

Is this loan a Purchase? *

☐ Yes ☐ No

Closing Documentation

If not previously provided, include the following REQUIRED documentation:

- Updated Estimated Settlement Statement/Preliminary CD
- Evidence of Insurance
- All Invoices: Credit Reports, Appraisals, HOA, Property Taxes, etc.
- Trust Cert of POA (if applicable)
- Preliminary Title Report

Additional Documentation

or drag files here.

Additional Information

Comments

Enter any relevant comments here.

Select Your Account Manager *

Your assigned account manager can be located on your loan approval

Account Manager

3. After you click submit, your Doc Order form will appear on the screen. This is confirmation that we have received your request for processing.

What's Next

Once your CD order is submitted thru the above steps, our Closing Coordinator will be notified.

As the Lender, we are responsible for the accuracy of the CD. We will work with the broker and Settlement Agents to ensure that accurate figures are received. If there are any cures that are required from the LE, the broker is responsible for paying for it.



Disclosure Desk Review and Issued Closing Disclosures

Our Closing Coordinator will review the documentation provided. They will contact the Loan Officer and Processor regarding any errors or compliance issues.

Once everything is verified, our Closing Coordinator will prepare the initial closing disclosures. After it is sent, all borrower(s) will receive a notification to eConsent. You and your borrower will be notified.

Change of Circumstance May Cause Additional Waiting Time

If a Change of Circumstance occurs, a closing disclosure will be reissued and a 3-day waiting period will be required before Loan Docs in these circumstances:

- A.** The disclosed APR exceeds .125% of the most recently disclosed CD.
- B.** The loan product changes.
- C.** A prepayment penalty is added.

IMPORTANT: If the borrowers do not consent electronically, there is a 6-day waiting period required before Loan Docs.