

# Requesting Closing Disclosures and Closing Docs

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

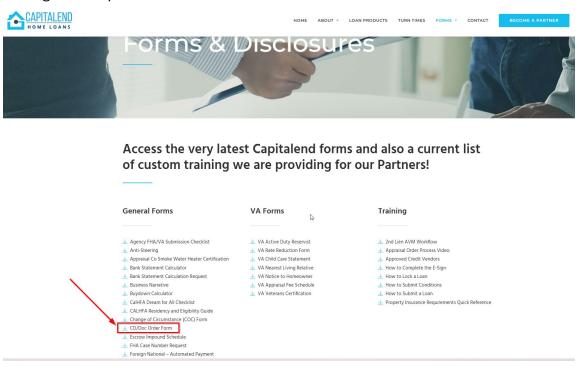
Loan must be approved
Appraisal received
Homeowners Insurance received (effective dates must be accurate)
Flood Insurance, if applicable
Master Policy Evidence of Insurance w/invoice, if applicable
Preliminary Title Report received
Payoffs received (good through funding)
Tax Cert received
Settlement 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

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

A. Through the Capitalend website:

☐ Pest Inspection w/invoice, if applicable

☐ HOA invoice, if applicable





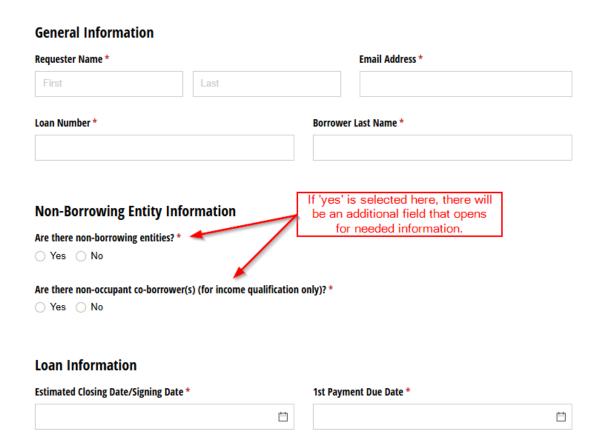
#### B. Through the TPOC:



# 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.





Impound/Escrow *	Signed as POA *
○ Yes ○ No	○ Yes ○ No
Signed as Trust *	Affiliated Business *
○ Yes ○ No	○ 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.

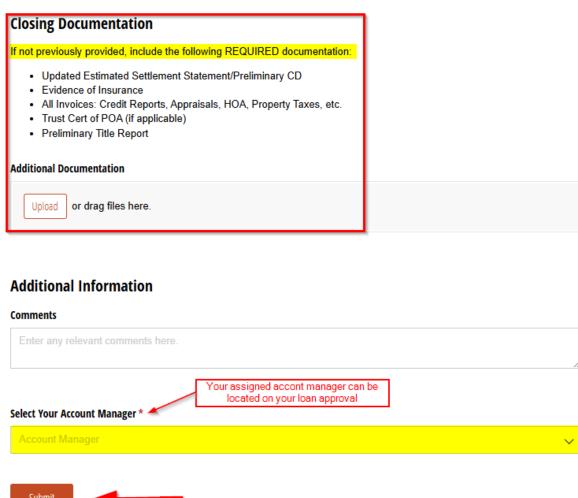


### **Broker Third Party Fees**

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
Settlement Agent Company Name *	
Settlement Agent License Number *	
Settlement Agent Email *	
Vesting Confirmation *	
vesting committation	
Buyer/Seller Agent Information	
Is this loan a Purchase? *	
○ Yes ○ No	





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.

Rev.20251111 PLEASE NOTE: The preceding information may be confidential or privileged. It should only be used or disseminated within the intended recipient's organization and only for conducting business with Ony Glo Inc. dba Capitalend Home Loans. NMLS 237507, Equal Housing Opportunity Lender. This is for mortgage professionals only and not intended for consumers.



#### **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.