

(The disclosures listed below should be included in your loan file as applicable and signed and dated by all borrowers.)

Disclosure Requirements:

Good Faith Estimate - Must be completed with all applicable fees; total Broker Compensation (GFE Block 1) paid at closing cannot exceed dollar amount disclosed on initial GFE or on any redisclosures; review GFE prior to submission as inaccurate data could result in Costs to Cure for partner.

GFE Worksheet of Estimated Closing Costs

GFE Acknowledgement Form – Signed and dated within 3 days of 1009 executed date.

Re-Disclosure – (If any at point of submission) Required for valid Change Circumstance, Product Elimination, and/or Product Change, etc.

TALC (Total Annual Loan Cost Disclosure)

Important Terms – (ARM Products Only.) For the product selected.

Truth-in-Lending – (Fixed Rate Product Only.) For the product selected.

Servicing Transfer Disclosure

Amortization Schedule

Settlement Service Provider List

Right to Receive Appraisal Disclosure

Fixed Interest Rate Disclosure – (Fixed Rate Only.)

Tax and Insurance Disclosure

Third Party Fees Disclosure

Annuity and Advisor Disclosure – Must be signed by LO in addition to all borrowers.

Authorization to Pull Credit on NBS – (If Applicable.)

Non-Borrowing Spouse Acknowledgement and Certification of Occupancy – Must be signed and dated by Non-Borrowing Spouse.

Borrower's Notification/Broker Certification – Must be signed by LO in addition to all borrowers.

Patriot Act/Bankruptcy Statement – Must be signed by LO in addition to all borrowers.

Liberty Privacy Policy – (Wholesale Loans only.)

Partner's Privacy Policy

Contact Release Form

FHA Home Inspection Disclosure – (Purchases only.)

State Specific Lender/Broker Disclosure

State Specific Disclosures

- **Reverse Mortgage Worksheet Guide (California Only.)**
- **Important Notice to Reverse Mortgage Applicant (California Only.)**
- **Wholesale (Iowa Only.)**
- **Is a Reverse Mortgage Right for You? MA Opt-in Disclosure (MA Only.)**
- **Texas State Specific Disclosures**

NOTES/COMMENTS:

Thank you for your partnership with Liberty!