



## CLOSING DISCLOSURE REQUIRED ITEMS

1. Loan is Approved
2. Loan is Locked
3. Appraisal Cleared by Underwriting
4. Prelim Title Report
5. Tax Certification or Equivalent on subject property
6. Hazard Insurance
7. Flood Insurance, if applicable
8. All 3rd Party Invoices
9. Current Closing Fee Sheet from Escrow/Title
10. Payoff or Most Recent Mortgage Statement (Refinance Only)

