

Stanley Capital Mortgage Company, Inc.

DISCLOSURE CHECKLIST

(To be inserted into each File upon Opening of Loan,
initialed as documents received and kept in the file through closing.)

BORROWER'S NAME: _____ **File No.** _____

Initial as verification of signed Disclosure is in the File along with referred to attachments where applicable.

FEDERAL DISCLOSURES

- _____ Signed and dated handwritten 1003 by borrower _____ L.O. _____
- _____ Signed and dated Borrowers' Certification
- _____ Signed and dated Fair Lending & ECOA
- _____ Signed and dated Disclosure Notice (occupancy should be checked)
- _____ Signed and dated Right to Receive Appraisal
- _____ Signed and dated Privacy Notice by borrower _____ L.O. _____
- _____ Signed and dated Servicing Disclosure Statement
- _____ Signed and dated 4506T (complete the top portion) and 4506
- _____ WITHIN 3 days of application prepare and mail Good Faith Estimate and Truth in Lending.
- _____ Signed and dated Good Faith Estimate
- _____ Signed and dated Truth in Lending

NEW JERSEY STATE DISCLOSURES/Banker or Broker

- _____ Signed and dated Application Disclosure by borrower _____ L.O. _____
- _____ Signed and dated Addendum to Application
- _____ Signed and dated Attorney Disclosure
- _____ Signed and dated Interest Rate Lock-In Agreement by borrower _____ L.O. _____
- _____ If BROKERING: Signed and dated Loan Originatin Agreement _____
- _____ Signed and dated Broker Business Contract
- _____ Required Providers Disclosure

NEW YORK STATE DISCLOSURES/Banker or Broker

- _____ Signed and dated Pre-Application and Fee Agreement
- _____ SCMC acting as _____ BANKER, or _____ BROKER
- _____ Signed and dated Application Disclosure by borrower _____ L.O. _____
- _____ Signed and dated Addendum to Loan Application by borrower _____ L.O. _____
- _____ Signed and dated Lock in Agreement (If Applicable) by borrower _____ L.O. _____
- _____ Signed and dated Interest Rate Disclosure
- _____ Required Providers Disclosure

FLORIDA STATE DISCLOSURES/Banker or Broker

- _____ Signed and dated Application Disclosure by borrower _____ L.O. _____
- _____ Signed and dated Anti-Coercion Notice
- _____ Signed and dated Lock in Agreement
- _____ Prepayment Penalty Disclosure – At least 3 days prior to loan closing if if prepayment in loan terms.
- _____ If Brokering: Mortgage Brokerage Business Contract Signed and Dated
- _____ If Brokering: Addendum to Mortgage Brokerage Business Contract

CONNECTICUT STATE DISCLOSURES/Banker

- _____ Signed and dated Connecticut Application Disclosure
- _____ Signed and dated Agreement concerning Non-Refund of Advance Fees
- _____ Signed and dated Commitment Fee by borrower _____ L.O. _____
- _____ Signed and dated Lock in Agreement
- _____ If BROKERING: Signed and dated Broker Agreement
- _____ Required Providers Disclosure

PENNSYLVANIA STATE DISCLOSURES/Banker or Broker

- _____ Signed and dated Application Disc to First Mortgage by borrower _____ L.O. _____
- _____ Signed and dated Pennsylvania Refund of Fees Disclosure
- _____ Signed and dated Interest Rate Lock in Agreement by borrower _____ L.O. _____
- _____ Signed and dated addendum to Loan Application for Adjustable Rate Mortgages
- _____ If BROKERING: Signed and dated Broker Agreement
- _____ Required Providers Disclosure

SCMC SPECIFIC:

- _____ Submission Form
- _____ Lock-In Request
- _____ Credit Card Authorization
- _____ Reminder - Continue to Make Payment
- _____ Appraisal Order Form
- _____ Signed and dated Patriots Act Disclosure (One for each borrower)
- _____ Patriot Act Attachments
- _____ Checklist (This One)