

## Checklist of Required Initial Disclosures:

- Borrower's Signature Authorization (Certification & Authorization)
- Mortgage Loan Origination Agreement
- Loan Rate Float or Loan Rate Lock Disclosure Agreement
- Purpose of Refinance (if a refinance is being done)
- Equal Credit Opportunity Act (ECOA) Disclosure
- Fair Lending Notice
- Impound Authorization/Occupancy Agreement
- Flood Disaster Disclosure
- Notice of Right to Receive Copy of Appraisal
- Form 4506 – Request for Copy of Tax Form
- Servicing Disclosure Statement
- Affiliated Business Arrangement Disclosure
- State of Oregon Application Disclosure (up-front fees) & Insurance Notice
- Homeowner's Insurance Disclosure
- Good Faith Estimate, Provider of Service Addendum, & Truth-in-Lending
- HUD Settlement Costs Booklet
- Lender Paid Mortgage Insurance Disclosure (if applicable)
- ARM Disclosure and CHARMS booklet (for all ARM loans only)
- HELOC: When Your Home Is On The Line Disclosure (HELOCs only)

By signing this checklist you, the borrower, state that you have been given and have signed every disclosure required with this loan.

X \_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date