

## CD REQUIREMENTS - OVERVIEW

In order for LHFS Wholesale to complete a Closing Disclosure (CD), the following items must be provided prior to issuance:

### **Parties to Transaction**

- Accurate and complete contact information for the following:
  - Closing Company / Title Company
  - Real Estate Agent(s) (if applicable)

### **Insurance / Fees (All Fees Must be Validated)**

- Property Taxes
- Hazard Insurance Annual Premium
- Mortgage Insurance Premium (if required)
- Final Title/Escrow/Attorney fees
- Most current payoff demand

### **Property / Collateral**

- Appraisal is cleared by Underwriter with no outstanding conditions (if applicable)
  - Invoice must be Approved/Appraisal cleared status
- Condo approved (if applicable)

### **Loan Information and Conditions**

- Loan is Conditionally Approved and locked

For your convenience, LHFS has created an optional [CD Contact Form](#). The form may be used in connection with the scheduling of closings.

