

CD REQUIREMENTS - OVERVIEW

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

- Closing or Consummation Date
- 1st Payment Date

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

Title Only (if applicable)

- Title Only / Spouse Name / Email Address (if applicable)

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

