

Texas Department of Savings and Mortgage Lending

Application Compliance Worksheet

Date:
Examiner: Last

Mortgage Broker: First Name Last Name
Loan Officer:

License #: 1234
License #:

Borrower:

Borrower:

Subject Property:

Loan Status:

Lien Position:

1	Is HUD-1 in file?	MBLA 80.13 (1)(A)(ii)	<input type="checkbox"/>
2	Signed final HUD-1 in file?		<input type="checkbox"/>
3	Funding Entity		<input type="checkbox"/>
4	Date Closed		<input type="checkbox"/>
5	Upcharges on third party fees rebated?	RESPA 3500.14(c); MBLA 80.10(5); 80.9(b)	<input type="checkbox"/>
6	HUD-1 Broker / 3rd party fees compared to GFE reasonable?	RESPA 3500.7(c)	<input type="checkbox"/>
7	Lender fees paid to Lender not Broker?	RESPA 3500.14(c); 80.10(5)	<input type="checkbox"/>
8	HUD-1 disclosed all closing costs paid outside of closing (POC)?	RESPA 3500.8	<input type="checkbox"/>
9	If Yield Spread Premium paid to broker, was it accurately disclosed?	RESPA 3500.7(c)(1); HUD Policy 2001-1	<input type="checkbox"/>
10	No duplicative fees on HUD-1?		<input type="checkbox"/>
11	If equity refi or HELOC, were HUD-1 fees less than 3%, net of credits?	Texas Constitution XVI 50(a)	<input type="checkbox"/>
12	Is initial 1003 Application in file?	MBLA 80.13(1)(A)	<input type="checkbox"/>
13	Loan Type		<input type="checkbox"/>
14	Loan Purpose		<input type="checkbox"/>
15	If equity refi, HELOC, or Home Improvement, was Disclosure in file?	Texas Constitution XVI 50(a)	<input type="checkbox"/>
16	If refi, HELOC, or Home Improvement, Right of Rescission Disclosure in file?	Texas Constitution XVI 50(a)	<input type="checkbox"/>
17	Loan Program		<input type="checkbox"/>
18	If ARM, and loan closed through warehouse line, was Disclosure in file?	TILA 226.19(b)(2)	<input type="checkbox"/>
19	Was application signed and dated by borrower?	MBLA 80.13(1)(A)(i)	<input type="checkbox"/>
20	Was interviewer licensed?	MBLA 80.1(3)(B); 156.303(a)(8)(11)	<input type="checkbox"/>
21	Required Government Monitoring Section Completed?	ECOA 202.13	<input type="checkbox"/>
22	Date application signed by borrower		<input type="checkbox"/>
23	If denied, was Adverse Action Notice in file?	ECOA 202.9(b)	<input type="checkbox"/>
24	Date approved/denied?		<input type="checkbox"/>
25	Is initial GFE in file?	RESPA 3500.7(b); MBLA 80.13(2)	<input type="checkbox"/>
26	GFE signed & dated or evidence of delivery within 3 days?	RESPA 3500.7(b); MBLA 80.13(2)	<input type="checkbox"/>
27	Is initial TIL in file?	TILA 226.19(a)(1); MBLA 80.13(2)	<input type="checkbox"/>
28	TIL signed & dated or evidence of delivery within 3 days?	TILA 226.19(a)(1); MBLA 80.13(2)	<input type="checkbox"/>
29	TIL complete?	TILA 226.18(i-r)	<input type="checkbox"/>
30	APR within tolerance?	TILA 226.19(a)(2); 226.18(d)(1)(i)	<input type="checkbox"/>
31	IF APR within tolerance, were Finance Charges within tolerance?		<input type="checkbox"/>
32	APR different from stated note rate?		<input type="checkbox"/>
33	If refi, was APR within tolerance?		<input type="checkbox"/>
34	If refi, was APR different from stated note rate?		<input type="checkbox"/>
35	MBLAct disclosure in file?	MBLA 80.9(a) & 80.13(1)(A)(iii)	<input type="checkbox"/>
36	Properly Executed/Evidence of Delivery/Current Version?	MBLA 80.9(a)	<input type="checkbox"/>
37	Duties, compensation, and fees correctly disclosed?	MBLA 80.9(A); 80.9(b)	<input type="checkbox"/>
38	Servicing Transfer Disclosure in file?	RESPA 3500.21(b)	<input type="checkbox"/>
39	Evidence of delivery & completed correctly?	RESPA 3500.21(b)	<input type="checkbox"/>
40	Fraud Disclosure in file?	TFC Sec 1(B) 343.105 (Effective 9/1/07)	<input type="checkbox"/>
41	Is a complete FACTA Disclosure in file?	FCRA 15 U.S.C 1681g Sec 609(g)(1)(D)	<input type="checkbox"/>
42	Correspondence or conversation log maintained?	MBLA 80.13(A)(iv)	<input type="checkbox"/>
43	If conditional qualifying letter or approval, use of promulgated form?	MBLA 80.22	<input type="checkbox"/>
44	If Multiple Role, was Disclosure in file?	MBLA 156.303(13)	<input type="checkbox"/>
45	If required 3rd Party Provider, was Disclosure in file?	RESPA 3500.7(e)	<input type="checkbox"/>
46	If Affiliated Business, was Disclosure in file?	RESPA 3500.15	<input type="checkbox"/>
47	Interest Rate 10% or Below (2nd Lien Loans Only)	TFC 342.004	<input type="checkbox"/>
48	Limitation on equity Loan Amount (80% of property value)	Texas Constitution XVI 50(a)(6) B, 153.3	<input type="checkbox"/>
49	If Home Improvement, written contract signed by all owners?	Texas Constitution XVI 50(a)(5)(A)	<input type="checkbox"/>