



Loan Estimate Request Checklist

WAFD will prepare the Loan Estimate for your borrower(s) if the below required documentation is provided within **24 hours of application**. Requests for Loan Estimate disclosure must be received with adequate processing time or the request will be declined.

Required Documents:

- Complete this Loan Estimate Request Checklist
- Receipt of Application Form
- 3.2 Data file and 1008 & 1003 (signed and dated by Loan Officer)
- Brief cover letter explaining any pricing adjustments, credit issues, property information, and loan type
- Fee Sheet, Closing Costs Worksheet, or Itemization of Amount Financed
- Written List of Service Providers disclosure form with detailed fee description
- 3rd party verification of Title/Escrow fees (matching companies quoted on service providers list)
- Credit Report including OFAC and Fraud Alerts
- Broker Submission Form (signed and dated)
- Required for specific loan types:
 - Construction Loan Worksheet
 - Cross Collateral Worksheet
 - Asset Based Worksheet

Upon completion, WAFD will *mail* out the Loan Estimate and our upfront disclosures to the borrower(s). A copy will be sent to you per the method requested below.

Broker Information	
Mortgage Broker Company:	Company NMLS#
Loan Officer:	Loan Officer NMLS#
Contact Name:	Phone:
Method of Delivery:	Fax:
Email:	
Method of Broker Compensation: Lender-Paid (LPO) <input type="checkbox"/> Borrower-Paid (BPO) <input type="checkbox"/>	
<i>Important Note: Lender Paid Comp is required to match your company's current compensation agreement with WAFD.</i>	

A completed credit file including all broker generated regulatory disclosures, signed Intent to Proceed, and Continuation of Income must be received within 14 days of the creation of the Loan Estimate. If not received, a notice of incompleteness will be sent.

Broker signature:_____

Helpful Hints

- ☐ Are you giving us enough time to disclose the Loan Estimate on your behalf? We need at least 24 hours. Please don't expect same day disclosures.
- ☐ Does the date the Loan Officer signed the 1003 match the same date as on the Receipt of Application form?
- ☐ Does the 3rd party verification of title and escrow fees match the company name on your Written List of Service Providers?
- ☐ Did you verify the appraisal and credit report fees are accurate? We no longer pay tolerance violations for these items so please be sure you have taken into account the complex nature of your property and any additional credit reports needed.
- ☐ We only require borrower signatures on the 1003 or your initial disclosures if you took the application "face to face".
- ☐ Are you waiving reserves/impounds? We charge \$500 and the LTV needs to be 70% or less.
- ☐ Are we closing in the name of a trust or entity? Have you included our applicable fees? Is the "manner in which title will be held" correct on your 1003? We charge \$475 for closing in the name of a trust/entity and .250% to the interest rate for LLC/irrevocable trust.
- ☐ Do we need a Quit Claim to change current vesting? Have you included the charges for preparation and recording?
- ☐ If cross collateral, are the properties in 2 different counties? We will have 2 different title policies and 2 DOT's being recorded – one in each county. Have you included the extra recording charges?
- ☐ **Remember:** This request is for us to create the Loan Estimate on your behalf. You must still submit a complete credit package, including all initial *regulatory disclosures*, prior to underwriting.