**Application Docs Drawn On Another Lender**

Most Investors do accept loan packages when the application was taken on another lender's documents. However, keep in mind that not all of the disclosures may meet the investor’s requirements. The underwriter will make the final determination of what may need to be redisclosed, and whether we need signed redisclosures prior to closing docs, or prior to funding. It's not an exact science, as each lender's doc packages are different.

\* In general, the GFE must be redisclosed if the correspondent fee is not correctly disclosed.

\* If the appraisal lists another lender besides the brokeror the investor, they will require evidence of the case # transfer

\* Borrowers Certification/Authorization may need to be redisclosed ptd

\* Borrower's Notification/Lender's Certification may need to be redisclosed ptd

\* If GFE, 1009, 92900A are not fully executed within 3 days of each other, they will require a letter of explanation

\* Third Party Fees & Annuity Disclosure may need to be redisclosed ptd

\* Third Party Contact Form may need to be redisclosed ptf (if contact information is already provided elsewhere)

\* Important Terms reflecting the State may need to be redisclosed ptf.

Remember, this is just a general guide, and the underwriter will make the final conditions based on a review of the entire file.