

**CLOSED-END SECOND MORTGAGE LOAN
List of Required Documents and Optional Documents**

APPLICATION DOCUMENTS

MUST HAVE DOCUMENTS	ADDITIONAL MUST HAVE DOCUMENTS FOR VARIABLE RATE MORTGAGES	RECOMMENDED DOCUMENTS
Application Fee Form <i>(If you charge an Application Fee)</i>		
Loan Estimate (Regulation Z, S. 1026.37)	Consumer Handbook of Adjustable Rate Mortgages Regulation Z Section 1026.19	Application Form
Real Estate Appraisal		Notice of Settlement -Should be filed as soon as application is approved
Flood Search		

CLOSING DOCUMENTS

MUST HAVE DOCUMENTS	ADDITIONAL MUST HAVE DOCUMENTS FOR VARIABLE RATE MORTGAGES	RECOMMENDED DOCUMENTS
Notice of Right to Cancel – (Regulation Z, S. 1026.23) <i>(For all mortgage loans except Purchase Money Mortgages)</i>		E&O Letter
Closing Disclosure (Regulation Z, S. 1026.38)		Mortgage Riders, if applicable (Condominium, Planned Unit Development 1-4 Family, etc.)
		Adjustable Rate Mortgage Rider
Note	Adjustable Rate Note	Affidavit of Title
Mortgage		Request for Taxpayer Identification Number

Note: This chart assumes that no escrow accounts will be maintained by the Credit Union.

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Regulation Z and the RESPA Regulations can be found in the Regulations section of the Consumer Financial Protection Bureau (CFPB) website.

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