



RAPID CD CHECKLIST

- Loan is locked and is good through date of funding:
 - a. **Dry State Transactions** — Loan must be locked with at least 15 days remaining on the lock to the close of escrow date or estimated closing date
 - b. **Wet State Transactions** — Loan must be locked with at least 10 days remaining on the lock to the close of escrow date or estimated closing date
- Loan Terms are set, including DTI and finalized fees
 - a. Must have broker closing fee sheet
 - b. Title, taxes, HOI, MI quote if applicable & most recent current payoff
- No Outstanding Occupancy Issues
- All income conditions & asset conditions must be received
- All invoices associated with costs that will be borrower charges (i.e., credit report, contract processing, and inspections)
- Esign must be accepted by borrower on the most recently disclosed LE