



EARLY CD REQUEST REQUIREMENTS

- **Doc Order Form filled out in its entirety – no blank spots, must complete vesting, NBS info if applicable, any invoices requiring reimbursement are attached**
- **Settlement statement / Draft CD showing most accurate fees and payoffs**
- **Appraisal must be in if required**
- **Homeowner's Insurance with sufficient dwelling and mortgagee clause requirements with at least 30 days remaining on policy**
- **Property report including current tax information**
- **Loan must be locked**
- **Piggyback purchase transactions and Texas loans not eligible**

EARLY CD PROCEDURE

The Early CD Request is to allow delivery of the initial CD prior to Clear to Close.

WHAT IS THE EARLY CD REQUEST?

The Early CD Request is an option that allows brokers/correspondent sales partners to request an initial Closing Disclosure prior to final loan approval.

HOW DO I REQUEST AN EARLY CD?

Correspondent Partners: Once you have confirmed the loan meets all the above bullet pointed requirements, please e-mail your request to: lynne@buttonfinance.com

Broker Partners: Once you have confirmed the loan meets all the above bullet pointed requirements, please e-mail your request to your account executive

– DO NOT EMAIL UNLESS ALL REQUIRED ITEMS HAVE BEEN UPLOADED TO TPO

WHAT HAPPENS AFTER THE EARLY CD REQUEST HAS BEEN REQUESTED?

Once it is verified that the loan is eligible for Early CD by management, ICD will be issued within 24 hours. Any requests received after 230 PST, will be considered received the next business day.

WHAT IF FEES OR TERMS CHANGE AFTER MY CD IS DRAWN?

Once the initial CD has been delivered to the Borrower, the ability to re-disclose fees and/or term changes are limited. For this reason, it is critical that all fees be identified and validated prior to issuing the initial CD. Any changes that can be pushed out to the borrower via the Final CD will continue to follow our current process.

