

Disclosure Signature Requirements



Business Purpose	Consumer Purpose	Pre-Closing CD
Package Signature Requirements		
<p>Commercial Loan Application requires upfront Loan Officer and Borrower(s) Signatures</p> <ul style="list-style-type: none"> o Final Application requires Borrower(s) signature o Initial Application can be signed by the Loan Officer and the Borrower(s) at the time of closing as a case-by-case PTF. 	<p>1003 requires upfront Loan Officer and Borrower(s) Signatures</p> <ul style="list-style-type: none"> o Final 1003 requires Borrower(s) signature o Initial 1003 can be signed by the Loan Officer and the Borrower(s) at the time of closing as a case-by-case PTF. 	<p>State Specific Disclosures listed in the Prior to Doc Conditions</p>
<p>Champions Funding, LLC Borrower Authorization (Broker Auth cannot be accepted in lieu of Champs Borrower Auth)</p>	<p>Intent to Proceed</p> <ul style="list-style-type: none"> o Or follow procedure for documenting verbal ITP 	<p>Net Tangible Benefit as listed in the Prior to Doc Conditions</p>
<p>4506 / SSA89 (as applicable)</p>	<p>Champions Funding, LLC Borrower Authorization (Broker Auth cannot be accepted in lieu of Champs Borrower Auth)</p>	
<p>CDFI ADA Disclosure (as applicable)</p>	<p>4506 / SSA89</p>	
<p>ECOA Appraisal Waiting Period Waiver (as applicable)</p>	<p>CDFI ADA Disclosure (as applicable)</p>	
	<p>ECOA Appraisal Waiting Period Waiver (as applicable)</p>	
	<p>State Specific Disclosures as listed in the Prior to Doc Conditions</p>	