

## DISTRICT OF COLUMBIA

DOCUMENT	BROKER				LENDER				REFERENCE
	Purchase	Refinance	Purch 2nd	Equity 2nd	Purchase	Refinance	Purch 2nd	Equity 2nd	
<i>Time of Application</i>									
Disclosure of Dual Capacity	X	X	X	X					D.C. Code Ann § 26-1114 (b) (3) (A)
Complete, Signed and Dated Mortgage Application	X	X	X	X	X	X	X	X	D.C. Admin. Code § 26A-1106.1
Confirmation of Intent to Contribute to Covered Loan payments, Taxes and Insurance (Covered Loan)						X		X	D.C. Code Ann. § 26-1152.02(a)(4)
<i>Within 3 Days</i>									
Mortgage Disclosure (Non Conventional [meaning any loan without a fixed interest rate] Mortgage Loan)					X	X	X	X	D.C. Code Ann.§ 26-1113(a-1)
<i>Decision</i>									
Initial Financing Agreement	X	X	X	X	X	X	X	X	D.C. Code Ann. § 26-1113;
Written Commitment	X	X	X	X	X	X	X	X	D.C. Code Ann. §26-1114(a)(8); D.C. Municipal Regs. tit 26A §26-1117.1
Lock-in Agreement	X	X	X	X	X	X	X	X	D.C. Mun. Regs. tit. 26A § 26-1117.4
<i>If there is a change in the above within 72 hrs of closing</i>									
Final Financing Agreement / Commitment / Lock in	X	X	X	X	X	X	X	X	D.C. Code Ann. § 26-1113(b)(1)
<i>Closing</i>									
Waiver of 72 hour advance notice (if applicable)	X	X	X	X	X	X	X	X	D.C. Code Ann. § 26-1113(b)
Escrow Account Statement (if down payment equals 20% or more of the total purchase price or the equity in the property is equal to or greater than 20% of the FMV)					X	X	X	X	D.C. Code Ann. § 26-1115(b); § 28-3301(f)(2)
Red Flag Warning Disclosure (Covered Loan, 3 bus. days prior)	X	X	X	X	X	X	X	X	D.C. Code Ann § 26-1152.11; D.C. Mun. Regs. tit 26A, Ch. 20, Form I.
Right to Counseling Notice (Covered Loan)	X	X	X	X	X	X	X	X	D.C. Code Ann § 26-1152.19
Optional Insurance Disclosure (Covered Loan, 3 bus. days prior)					X	X	X	X	D.C. Code Ann. § 26-1152.03
Optional Insurance Request Form (if applicable)					X	X	X	X	D.C. Code Ann § 28-3311 (a)(4)
Right to Choose Insurance Provider (if applicable)					X	X	X	X	D.C. Code Ann. § 28-3311(a)(5); 31-2231.20(c)

# S A M P L E

