



PROCEDURE FOR REQUESTING MDIA DISCLOSURES

The following is a general outline of how initial disclosures and redisclosures will be generated.

Receiving the following information constitutes an Application for disclosure purposes and a GFE must be issued within Three (3) Business Days:

- Loan Amount
- Estimated Property Value
- Property Address
- Borrower Name(s)
- Income Information
- Social Security Number(s)

INITIAL DISCLOSURES:

Email your request for disclosures to underwriting@1capitalwholesale.com, upload them to our secure Broker portal or fax to 804-744-4655 and include all of the following:

- GFE
- Application (is not required to be signed)
- Itemization of Fees
- Service Providers List (this must be issued with the GFE)

These documents should be submitted the earlier of receiving enough information to generate a GFE or within 24 hours of registering/locking a loan with First Capital Bank Mortgage.

Once First Capital Bank Mortgage accepts the GFE, we will prepare the disclosures and email to the Broker to have executed by the borrower(s). The following documents will be included in the disclosure package:

- Anti-Steering Disclosure of Loan Options
- Initial Truth-In-Lending Disclosure for Borrower
- Initial Truth-In-Lending Disclosure for Co-Borrower (if applicable)
- Truth-In-Lending Terms and Definitions
- Itemization of Amount Financed for Borrower
- Itemization of Amount Financed for Co-Borrower (if applicable)
- Servicing Disclosure Statement
- Acknowledgement of Receipt of GFE and TIL
- Notice of Intent to Proceed

REDISCLUSURES:

It is the Broker's responsibility to monitor their loan and alert borrowers of any changes that can impact their closing. Please send the following documents to the coordinator assigned your loan within three (3) days of changed circumstance:

- Completed Changed Circumstance Form
- Revised GFE
- Itemization of Fees (if needed)

Once the revised GFE is accepted and approved your coordinator will advise. If a new TIL needs to be signed, that will be sent to the broker to review with the borrower. A signed copy will need to be returned to the loan coordinator.

Please check with your loan coordinator regarding any GFE questions.