Disclosure Signature Requirements

VICTORY WHOLESALE LOANS

Business Purpose	Consumer Purpose	Pre-Closing CD
Package Signature Requirements		
Commercial Loan Application requires upfront Loan Officer and Borrower(s) Signatures 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.	1003 requires upfront Loan Officer and Borrower(s) Signatures 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.	State Specific Disclosures listed in the Prior to Doc Conditions
Champions Funding, LLC Borrower Authorization (Broker Auth cannot be accepted in lieu of Champs Borrower Auth)	Intent to Proceed o Or follow procedure for documenting verbal ITP	Net Tangible Benefit as listed in the Prior to Doc Conditions
4506 / SSA89 (as applicable)	Champions Funding, LLC Borrower Authorization (Broker Auth cannot be accepted in lieu of Champs Borrower Auth)	
CDFI ADA Disclosure (as applicable)	4506 / SSA89	
ECOA Appraisal Waiting Period Waiver (as applicable)	CDFI ADA Disclosure (as applicable)	
	ECOA Appraisal Waiting Period Waiver (as applicable)	
	State Specific Disclosures as listed in the Prior to Doc Conditions	

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Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.