

## Updated Truth in Lending Act Process

Reunion Mortgage has updated our loan process for compliance with the Truth in Lending Act changes. The process remains unchanged, but the following documents are now available on our website to help facilitate the process (click each link to view the document):

- [Submission Checklist - Conventional Full Doc](#)
- [Submission Checklist - FHA Full Doc](#)
- [Submission Checklist - FHA Streamline](#)
- [Doc Fee Sheet](#) (must be completed by the broker after receiving Underwriting Approval, and emailed to the Sales Assistant to update the APR)

Please note that the submission steps described on each *Checklist* are slightly different, depending on the product type. The Credit Report requirement has been relaxed to accept reports up to 60 days old. For a simple overview of Reunion's process, [click here](#).

A link to the *Doc Fee Sheet* is now included with every automatic email sent to brokers with their Underwriting Approval. A list of the fees which affect the APR is included as a second page of the *Doc Fee Sheet* for easy reference.

Indiana properties will follow the same process, except the initial and re-disclosures that are issued by Reunion will be sent in the broker's name.

If you have any questions, please contact your Account Executive or local branch.