

CHEVY CHASE BANK F.S.B.

7501 Wisconsin Ave, Bethesda, MD 20814

Standard Closing Conditions

Wholesale Lending Division / Closing Department

1-800-273-9316

Broker Name: _____ Broker Phone: _____
Broker Contact: _____ Broker Fax: _____
Borrower Name: _____ Loan Number: _____

The above referenced loan has been put into **Conditional / Final Approval**. To expedite the shipment of your closing documents we must be provided with the following items as soon as possible for review by the Closing Department. **We need these documents at least 48 hours before settlement.**

ALL LOANS/DOC. REQUESTS MUST BE SCHEDULED VIA THE PHONE. PLEASE CALL THE NUMBER ABOVE TO SCHEDULE YOUR LOAN/DOC. REQUEST AT LEAST 48 HOURS PRIOR TO SETTLEMENT/ SIGNING FOR LOANS IN FINAL APPROVAL AND AT LEAST 72 HOURS FOR LOANS IN CONDITIONAL APPROVAL. REFINANCE AND CONSTRUCTION/PERM LOANS MUST BE IN FINAL APPROVAL BEFORE SCHEDULING. PURCHASE LOANS MAY BE IN CONDITIONAL APPROVAL BEFORE SCHEDULING.

Please complete this form and attach to the documents you are forwarding to the Wholesale Closing Department. You may either fax them to the number above or send them in to us.

___ **Title Binder:** Must be accompanied by a signed schedule "A" or a signed jacket. Title binders must be dated within 6 months of the settlement date and may not contain any survey exceptions. (2 Final Policies if 1st & 2nd)

___ Attached ___ To Follow (delivery) _____

___ **Chevy Chase Bank Fee Schedule**

___ Attached ___ To Follow (delivery) _____

___ **Hazard Insurance:** Must be accompanied with a paid receipt (Refinance loans need 3 months coverage from the Closing date)

___ Attached ___ To Follow (delivery) _____

___ **Tax Information:** Due Date (s) _____ Annual Amount: _____

___ **Insured Closing Letter (ICL):** If using a blanket letter, please reference the borrowers' first and last name or our loan number on the fax cover sheet and make sure that the closing location is listed. If using a specific letter, please reference our loan number or the borrowers first and last name on the letter. **ICL'S ARE ONLY VALID FOR SIX MONTHS.** In the state of New York ICL's are not used; therefore an attorney from Chevy Chase Bank's NY Approved Attorney List must be selected to conduct settlement for properties in New York.

___ Attached ___ To Follow (delivery) _____

___ **Wire Instructions:**

___ Attached ___ To Follow (delivery) _____

Mortgage Clauses:

Title Binders and Insured Closing Letters:

Chevy Chase Bank, F.S.B. ISAOA/ATIMA, 7501 Wisconsin Avenue, 6th Floor, Bethesda, MD 20814

Hazard Insurance, Flood Insurance, Windstorm/Hurricane Insurance:

Chevy Chase Bank, F.S.B. ISAOA/ATIMA, P. O. Box 100595, Florence, SC 29501-0595

For Construction-Permanent loans – Chevy Chase Bank, F.S.B., 7501 Wisconsin Avenue, C/P Department 5th Floor, Bethesda, MD 20814

In addition to the documents above, we will need the following documents if required by underwriting or a condition of the appraisal:

___ **Final Inspection/Satisfactory Completion Certificate:** With Photos

___ **Flood Insurance:** Required for properties in Special Flood Hazard Areas

___ **Windstorm/Hurricane Insurance:** A separate policy is required if coverage is not included in the hazard policy

___ **Termite Inspection/Soil Treatment Report**

___ **Well Certification**

___ **Septic Certification**