



Requesting an Early TILA

I. To Request an Initial TIL Disclosure, you must do the following:

1. Upload the loan into our LOS system "TITAN".
2. The uploaded loan to include a legible and accurate Good Faith Estimate (GFE).
3. Submission of uploaded loan MUST include the E-docs Consent Form, if submitting electronically, [see our forms section for document]

ACMGI will generate the TIL based on the information that you provide on the GFE and will notify you when it has been disclosed to your borrower and when the broker may collect the appraisal and/or any other fees from the Borrower(s) after the prescribed waiting period has been satisfied. Satisfaction of the waiting period is considered to be next business day if delivered electronically, or 3 business days if placed in the US Mail.

Please make certain that you include all Broker, ACMGI, and expected settlement charges on your GFE. If ACMGI fees are not on your GFE, we will add them prior to sending out the TIL.

II. Loan Submission: There is a seven (7) business day wait from the initial TIL until the loan may close and a three (3) to six (6) business day wait period on any re-disclosure of the TIL; based on the method of delivery. ACMGI will send out a new TIL upon receipt of the loan file and fee sheet if:

1. We have not previously sent out a TIL disclosure.

OR

2. We previously sent out a TIL, but the APR changes more than the allowable tolerance (.125% for fixed rates or .25% for variable rate).

III. Submitting Fee Sheet Changes: there is an additional 3 business day waiting period on additional TIL disclosures & you must add three (3) more business days for a total of six (6) days, if it is disclosed via US Mail.

PLEASE NOTE: our TIL will only be as accurate as your GFE and /or Fee Sheet. If you include unallowable fees on your GFE or Fee Sheet, it will not be detected until the fees are reviewed in closing and could result in closing delays.