

Home Loan Toolkit

HUD's "Shopping for Your Home Loan: Settlement Cost Booklet" replaced with CFPB's "Your Home Loan Toolkit: A Step-by-Step Guide"

- Updated to work with LE and CD
 - Must be given to consumers for applications received on or after October 3, 2015
 - **Not required for refinances**
- Electronic and printable versions available at:
<http://www.consumerfinance.gov/learnmore/#respa>

http://files.consumerfinance.gov/f/201401_cfpb_booklet_settlement.pdf
 - Spanish version and additional guidance on permissible revisions forthcoming

NOTE: Acknowledgement of receipt signed by borrower will be required. It is broker responsibility to issue borrower a copy of the Home Loan Tool Kit at the time of application or within 3 days of application.