



ROBERTSON  
ANSCHUTZ  
VETTERS LLC

ATTORNEYS AT LAW

## Document Preparation & Fulfillment Services Guidelines

### Document Preparation Services

- **Loan Document Order – Investor Name** – Prior to sending the loan document order via interface with loan origination software, the secondary market investor name (if any) should be entered into the loan origination software “Investor” field. This will ensure that the closing data transfer confirmation email message is sent by our *Docs on Demand* system, which provides for the upload of supporting documents via *Docs on Demand*.
- **Loan Document Order – Supporting Documents** – The loan terms, including loan interest rate, loan amount, loan term, loan product, and lock expiration date, and the property address must match on all loan document order supporting documents. The Insured Closing Protection Letters (ICPL) should show the originating lender’s name (instead of the investor’s name).
- **Closing Condition Documents** – The lender is responsible for sending to the settlement agent the final loan application (1003) and all closing condition documents (tax returns, proof of sale of previous property, letters of explanation, etc.) required on the loan approval for the borrower to sign. The final loan application (1003) should be signed by the lender and the short legal description should be entered in it prior to sending it to the settlement agent.
- **Closing Disclosure – Loan Fees** – We suggest requesting a preliminary Closing Disclosure from the settlement agent a few days before sending a loan document order. For purchase transaction, we suggest asking the settlement agent to have completed the Summaries of Transactions section to ensure it matches identically the seller’s Closing Disclosure the settlement agent is preparing.
- **Docs on Demand Accounts** – Docs on Demand accounts are automatically deactivated after thirty days of inactivity. If your account is deactivated, please email [DoDSupport@RAVdocs.com](mailto:DoDSupport@RAVdocs.com) to request reactivation.

### Post-Closing Services

- **Interest Rate Lock Expiration Date** – There must be at least five (5) business days remaining on the interest rate lock after loan funding and before interest rate lock expiration. This is to ensure the closed loan package may be delivered to the investor before the rate lock expiration.
- **Loan Purchase/Suspense** – The lender is responsible for forwarding to the RAV Post-Closing Services team via email at [PostClosing@RAVdocs.com](mailto:PostClosing@RAVdocs.com) any loan purchase advice or suspense notice received from an investor.