



# Six Triggers Required for GFE

## Remember The Six Triggers Requiring Issuance of a Good Faith Estimate?

- 1. Borrower's Name
- 2. Borrower's Income
- 3. Property Address
- 4. Property Value
- 5. Loan Amount Wanted
- 6. Buyer's Social Security Number

When you have these six items of information you have a loan application under RESPA's definition. Therefore, if the loan is to be secured by a SFR 1-4 and is for a consumer purpose you must issue a Good Faith Estimate (GFE) within three days of obtaining the last of these six trigger items; owner occupied or not.

### SmartGFE Calculator!

SmartGFE is a RESPA-compliant Good Faith Estimate online rate calculator that delivers instantly generated, reliable electronic quotes for title premiums, endorsement, recording fees, transfer taxes and other title and closing related fees for lender and real estate customers. With just a few click of your mouse you will have an instantaneous and reliable quote that will meet the tolerance test in compliance with RESPA reform.

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