



**FILES THAT ARE CONSIDERED NON-TRID**

**NON-PRIME & OUTSIDE DODD-FRANK®**

NOO Investment Property Purchase Transaction – **ALL PROGRAMS**

**OUTSIDE DODD-FRANK®**

- ODF Foreign Nationals
- ODF+
- ODF+ NL
- Loans closing in an “Entity”  
Business Name

**STANDARD BUSINESS PURPOSE**

- ODF OO Refi (Self-Employed)
- ODF 2nd Home (Self-Employed)
- ODF NOO Business Purpose –  
*Purchase Transaction Only*

- Cond #4305 CSC Intent to Proceed – **NOT REQUIRED**
- Cond #4411 TRID Justification – **NOT REQUIRED**
- All transactions must follow ECOA Valuation Rules and Valuation Delivery
- An ECOA Waiver may be used to waive **ALL** valuation waiting periods on NON-TRID loans
- ECOA Appraisal Notice delivery is still required by the CSC Disclosure department.
- If an ECOA Waiver is used, the form must be executed at least (3) three business days prior to the consummation of the loan (*Saturday is considered a business day for this regulation*)

**\*\* FOR INTERNAL USE ONLY \*\***

