

ALL ITEMS BELOW MUST BE UPLOADED TO eXPRESS

MINIMUM CREDIT PACKAGE (UNDERWRITERS CANNOT PROVIDE APPROVAL WITHOUT THIS INFORMATION):

- FHA Case Assignment must be ordered. To order case # ([Click Here](#))
- FHA Loan Underwriting and Transmittal Summary (HUD 92900-LT)
- Initial Form 92900-A (08/01/2016)
- Initial 1003 (required for all loans).
 - Signed and dated by Borrower and Loan Officer if TPO Partner disclosed loan.
- Credit Report (recent within 90 days).
- Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive.
- Income Documentation: W2s /1099s and Tax Returns – (per AUS) recent 2 years.
- Signed and completed [4506T](#).
- Copy of current mortgage statement – to evidence monthly MI and P&I amount
- Copy of Note on existing Mortgage – to evidence same borrower, interest rate, and FHA case number
- Current Payoff / Demand Letter (Netted escrow permitted)
- Preliminary Title Report (Complete)
- RE Tax Bill / Tax Certificate
- Proof of Social Security number (e.g.: Copy of Social Security card, SSA Form - ([Click Here](#)))
- 2 Utility Bills to validate Owner Occupancy (if applicable)
 - Examples of acceptable documentation: water, sewer, gas, electricity, or telephone/bundle
- Photo ID (Provide name change documentation if applicable)
- Hazard Insurance Declarations Page
- Bank Statements - current 1-month bank statements if cash to close exceeds new PITIA (Gift Funds allowed, must provide gift letter)
- Net Tangible Benefit Worksheet - #13 handwritten, Sign & Date – ([Click Here](#))

TPO PARTNER DISCLOSED LOANS: [SIGNED & DATED BY BORROWER(S)]

- All Federal and State required disclosures signed by Borrower and uploaded into [eXPRESS](#).
- Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
- LHFS to LHFS Authorization for transfer of impound account
- Notice of Loan Transfer in Servicing
- Completed Refinance Calculation Worksheet – ([Click Here](#))

LHFS DISCLOSED LOANS: [SIGNED & DATED BY BORROWER(S)]

- Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
- [Anti-Steering](#) (3 options provided, does not need to be signed by borrower. Lender Paid Compensation loans only).
- Completed Fee Worksheet and/or Fee Screen completed in eXPRESS.
- LHFS to LHFS Authorization for transfer of impound account
- Notice of Loan Transfer in Servicing
- Completed Refinance Calculation Worksheet – ([Click Here](#))

LOSS PAYEE MORTGAGE CLAUSE ON PROPERTY INSURANCE (HAZARD / FLOOD)

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ALL STREAMLINES GO STRAIGHT TO DOCS, PLEASE BE SURE TO HAVE AN ACCURATE AND UP-TO-DATE PAYOFF DEMAND FOR MONTH'S END CLOSING.

