

ALL STREAMLINE LOANS MUST BE SUBMITTED WITH ALL ITEMS ON THIS CHECKLIST COMPLETED

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

UNDERWRITERS CANNOT PROVIDE AN 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 reflecting correct address, employment date, cell phone and work numbers (No Income)
- 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)
- Mortgage Rating – Most recent mortgage only credit report
- 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 (e.g.: 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](#))

REQUIRED INITIAL DISCLOSURES - SIGNED & DATED BY BORROWER(S):

- All other non-HUD disclosures
- Borrower's Authorization Form
- Issuance of Loan Estimate (LE) / Intent to Proceed (NOI) – ([Click Here](#))
- Informed Consumer Choice Disclosure
- Important Notice to Home-buyer
- LHFS to LHFS Authorization for transfer of impound account
- MLDS Replacement Disclosure (CA only)
- Notice to Homeowners
- Notice of Loan Transfer in Servicing
- Completed Refinance Calculation Worksheet – ([Click Here](#))
- All State Specific Disclosures

LOSS PAYEE / MORTGAGEE CLAUSE ON PROPERTY INSURANCE (HAZARD / FLOOD):

Land Home Financial Services, Inc., ISAOA
P.O. Box 961292
Fort Worth, TX 76161-0292

