

MUST RECEIVE THE FOLLOWING ITEMS WITHIN 24 HOURS OF APPLICATION TO DISCLOSE

- LHFS Wholesale loan number created in [eXPRESS](#)
- First Mortgage – 1003
- 2nd Mortgage – Loan Amount: _____
 - My Home
- 3rd Mortgage – Loan Amount: _____
 - Zip
- [CalHFA Loan Scenario Calculator](#)
- DO or DU Findings
 - DO findings
 - Must be released to LHFS Wholesale.
 - DU findings
 - May run on our site, please include findings.
- Initial 1003 – (signed and dated by Loan Officer).
- Credit Report within 90 days
 - If credit report is broker pulled, the borrower(s) authorization is required
- Completed fee worksheet and written provider list

CREDIT PACKAGE

- Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive.
- Income Documentation: W2s /1099s and Tax Returns – (if applicable) recent 2 years.
- Last three (3) years complete tax returns for all borrowers (to confirm borrower(s) meet first-time home buyer).

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

- Required Initial Disclosures will be sent by Land Home Financial Services, Inc. at the time of disclosing loan(s).

