

MINIMUM ITEMS REQUIRED FOR CONVENTIONAL LOAN SUBMISSION:

- LHFS Wholesale loan number created in eXPRESS
- DO or LP Findings (released to LHFS Wholesale).
- If using Brokers Credit Report associated, the following items must be met:
 - Credit Report associated cannot be older than 90 days from date of submission to LHFS Wholesale.
 - Credit Report must use the following scoring models: Experian FICO v2, TU Emperica Classic 04 and Equifax Beacon 5.0.
 - Credit Report must be a TriMerge credit report showing 3 scores for the above bureaus.
 - Brokers Credit Report must show OFAC findings.
- Initial 1003 – (signed and dated by Borrower and Loan Officer).
- Credit Report associated with AUS (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 – (if applicable) recent 2 years.
- All listed open mortgages must show date of last activity as the previous month or current month (if applicable).
- LOE regarding inquiries in last 120 days.
- Credit Documentation: Divorce Decree, etc.
- Asset Documentation: (2 most recent consecutive months bank statements; gift documentation).
- Earnest Money Deposit.
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission.
- Fully Executed Purchase Contract and/or Escrow Instructions.
- Signed and completed [4506T](#).

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

- Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
- [Issuance of Loan Estimate \(LE\) / Intention to Proceed Certification \(NOI\)](#).
- If you would like LHFS to disclose on your behalf, please submit the following documents:
 - [Anti-Steering](#) [3 options provided, does not need to be signed by borrower(s)].
 - Completed fee worksheet
- If you would like to provide disclosures to LHFS:
 - All broker disclosures provided to the borrower(s) must be uploaded in eXPRESS.
- [Affiliated Business Arrangement Disclosure Statement Notice](#) (when applicable).
- [Anti-Steering](#) [3 options provided and an indication of which option was chosen, signed by borrower(s)].
- ARM Disclosure & Handbook on ARM (if applicable).
- E-Sign Act Consumer Disclosure.
- Fair Lending Notice (CA only).
- Home Ownership Counseling Disclosure.
- Initial Fee Worksheet.
- Privacy Policy Disclosure.
- Settlement Service Provider List.
- Social Security Verification Form – [Must be on LHFS form](#).
- [Your Home Loan Toolkit Acknowledgment](#) (Purchase Only)

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

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