

Company Information	
Loan Officer Name:	
Loan Officer Email:	
Loan Officer Phone:	

Processor Information		
Processor Name:		
Processor Email:		
Processor Phone:		
Contract Processor:	NMLS#:	

LoanNex ID#: _____

Select Expanded Non-QM Product:			
Alpine Products:	Flex Products:	Select Products:	Peak Products:

Check Box if Foreign National:
 (Applicable to Alpine Standard & Alpine Investor)

LAND HOME FINANCIAL SERVICES, INC. TO DISCLOSE ON BROKER BEHALF

- Expanded (Non-QM) Submission Form
- Initial 1003 – (signed and dated by Borrower and Loan Officer).
- 1008 Transmittal Summary
- Credit Report (recent within 90 days).
 - * LHFS will also pull a copy of the borrower(s) credit report. A credit report is required from broker with submission package.
- AUS Findings (Flex submissions only)
- Anti-Steering Form Signed by Loan Officer
- Valid Purchase Contract
- Loan created in [eXPRESS](#).
- Fee section completed in [eXPRESS](#).

BROKER DISCLOSED LOAN

- Expanded (Non-QM) Submission Form
- Initial 1003 – (signed and dated by Borrower and Loan Officer).
- 1008 Transmittal Summary
- Credit Report (recent within 90 days).
 - * LHFS will also pull a copy of the borrower(s) credit report. A credit report is required from broker with submission package.
- AUS Findings (Flex submissions only)
- Signed State and Federal Disclosures
- Valid Purchase Contract
- Loan created in [eXPRESS](#).
- Fee section completed in [eXPRESS](#).



Product Specific Income Documentation

FULL DOCUMENTATION – 12 MONTHS

- Current Paystubs with YTD income, Award Letters – total of 30 days, recent and consecutive (LOE required for employment gaps that extend beyond 30 days)
- W2's/1099's and Tax Returns for the most recent 1 year
 - If Self-Employed, submit the following:
 - Most recent 1-year personal tax returns including K1's
 - Most recent 1-year business tax returns with all schedules for all companies
 - P & L and Balance Sheet for All Companies
 - Evidence of self-employment in the same business for the past 2 years
- Signed and completed 4506T (DocuSign is acceptable).
- Full Tax Transcripts from IRS required.

FULL DOCUMENTATION – 24 MONTHS

- Current Paystubs with YTD income, Award Letters – total of 30 days, recent and consecutive (LOE required for employment gaps that extend beyond 30 days)
- W2's/1099's and Tax Returns for the most recent 2 year
 - If Self-Employed, submit the following:
 - Most recent 2-year personal tax returns including K1's
 - Most recent 2-year business tax returns with all schedules for all companies
 - P & L and Balance Sheet for All Companies
 - Evidence of self-employment in the same business for the past 2 years
- Signed and completed 4506T (DocuSign is acceptable).
- Full Tax Transcripts from IRS required.

BANK STATEMENTS – 12 MONTHS

- Most recent 12 bank statements (personal or business based on income to qualify)
- Evidence of self-employment in the same business for the past 2 years
- P & L and Balance Sheet for all Companies (Must cover the same dates as bank statements) OR
- CPA/Tax Preparer Expense Statement (recommended)

BANK STATEMENTS – 24 MONTHS

- Most recent 24 bank statements (personal or business based on income to qualify)
- Evidence of self-employment in the same business for the past 2 years
- P & L and Balance Sheet for all Companies (Must cover the same dates as bank statements) OR
- CPA/Tax Preparer Expense Statement (recommended)

ASSET DEPLETION

- Most Recent Asset Statement for accounts for income to qualify.

DSCR

- Current lease on subject property.
- 30-days of Asset verification is required
- Form 1007

ADDITIONAL REQUIREMENTS (REQUIRED FOR ALL PROGRAMS)

- Earnest Money (if applicable)
- Fully Executed Purchase Contract and/or Escrow Instructions
- If additional properties owned, provide most recent 2 years tax return and current lease agreements for all properties
- Asset Documentation - Most recent 2 statements for all assets listed on 1003 used for closing and/or reserves
- LOE regarding inquiries in the past 90 days
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission.
- Divorce decree or separation agreement, complete bankruptcy papers, credit explanation letters, and / or miscellaneous credit documentation
- VOR/VOM, bank statements, and/or canceled rent checks if mortgage and rental payments are not reflected on credit report
- Assets sourced or seasoned for 60 days (and most recent 2 months' statements)
- Gift letter and supporting documents (if applicable-not allowed under DSCR & Foreign National)

FOREIGN NATIONAL REQUIREMENTS

- Visa types allowed:
 - B-1, B-2, H-2, H-3, I, J-1, J-2, O-2, P-1, P-2, TN NAFTA, Laser Visa
- Foreign National Salaried/Wage Earners qualifying on non-US income sources:
 - Paystubs covering a minimum of 30 days (which include YTD income) and one (1) of the following
 - W-2 equivalent or 2) Two (2) years tax returns from borrower country of origin; OR
 - A letter from employer on company letter head providing current monthly salary, YTD earnings and total earning for the past 2 years. Letter from employer must be on company letterhead, including address and company web address, Employer to be independently verified (LexisNexis, D&B,
 - Google, other). All docs must be translated by an independent certified translator; AND
 - Two (2) years tax returns from the borrower's country if residence (if applicable)
- Foreign National Self-Employed borrowers qualifying using non-US income sources:
 - Must be self-employed for a minimum of 2 years evidenced by a letter from the borrower's CPA or local equivalent (the "Accountant") on Accountant letterhead. The letter must include income figures for each of the last 2 years and YTD income. A business license (where required) and organization documents should be provided.
 - A copy of the Accountant's current license is required. The Business & Accountant must be independently verified.
 - All documents must be translated by an independent certified translator.
 - Two (2) years tax returns from the borrower's country if residence (if applicable)
- Foreign National Borrowers without Qualifying U.S. Credit (Including borrowers without a valid Social Security Number and borrowers with or without an Individual Tax Identification Number) must provide evidence of three (3) open tradelines reporting for two (2) years with activity in the most recent 12- months. No derogatory credit history is permitted within the 2-year history under review. ANY combination of the following is acceptable to arrive at the tradeline requirement.
 - Tradelines evidenced via a U.S. credit report; AND/OR
 - Tradelines evidenced via international credit report if a U.S. credit report cannot be produced or does not provide a sufficient number of tradelines; AND/OR
 - Tradelines evidenced via credit reference letters from verified financial institutions in the borrower's country of origin if a U.S. credit report and/or international credit report is not available or the combination of the credit reports does not provide a sufficient number of tradelines.
 - A minimum of 1 reference letter must be from an internationally known financial institution.
 - Each letter of reference must state the type and length of the relationship, how the account is held, payment amount, outstanding balance and status of account including a minimum 12-month payment history.
 - A single reference source may provide verification of multiple accounts. Individual account detail must be provided.
 - The letter must mention the borrower by name.
 - Name, title & contact information of the person signing the letter must be included.
 - Currency must be converted to U.S. Dollars and signed and dated by certified translator.
 - All documents must be translated into English.
- Foreign Assets:
 - A minimum of twelve (12) months of reserves are required. Without verifiable housing history, including living rent free, the borrower must have an additional four (4) months of reserves;
 - Each financed property in addition to the subject property, will increase the applicable reserve requirement by two (2) months PITIA;

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

- If you would like LHFS to disclose on your behalf, please submit the following documents:
 - Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
 - Upload 3.2 file in eXPRESS (Flex submissions only).
- If you would like to provide disclosures to LHFS:
 - All broker disclosures provided to the borrower(s) must be uploaded in eXPRESS.
- [Issuance of Loan Estimate \(LE\) / Intention to Proceed Certification \(NOI\)](#).
- [Affiliated Business Arrangement Disclosure](#).
- Appraisal Valuation Acknowledgment.
- ARM Disclosure & Handbook on ARM (if applicable).
- E-Sign Act Consumer Disclosure.
- Fair Lending Notice (CA only).
- Initial Fee Worksheet.
- Privacy Policy Disclosure.
- Servicing Disclosure Statement.
- Settlement Service Provider List.
- [Social Security Verification Form](#) – **Must be wet signature and on LHFS form.**

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

Land Home Financial Services, Inc., ISAOA
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