

REQUIRED ITEMS FOR ALL SUBMISSION PACKAGES:

Required for all submission items - must be uploaded to www.LHFSW-eXPRESS.COM (Submission to include, but not limited to the following):				
Documentation	Flex Investor Advantage 3/1 & 7/1 ARM	Flex A & A-Investment Full Doc	Flex A and A-Investment Bank Statement	Flex A-Investment Foreign National
LHFS Wholesale loan number created at: www.LHFSW-eXPRESS.COM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1008 - / Transmittal Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial 1003 completed – signed by borrower and LO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12 Months Personal / Business Bank Statements (All parties listed on each bank account must be included as borrowers on the loan)		-	<input type="checkbox"/>	-
Assets sourced or seasoned for 60 days (most recent 2 months' statements)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copies of passport and unexpired visa OR an I-797 form (Notice of Action) with valid extension dates AND an I-94 form		-	-	<input type="checkbox"/>
Credit Report - Tri Merged (NOTE: Regarding Flex Foreign National ONLY - If Borrower has SSN then a credit report is required. Credit Report is not needed if Borrower has an acceptable ITIN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Earnest Money (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Executed lease with no less than 3 months remaining at time of close	<input type="checkbox"/>	-	-	-
Fully Executed Purchase Contract and/or Escrow Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income Documentation: Current Paystubs with YTD income, Award Letters – total of 30 days, recent and consecutive	-	<input type="checkbox"/>	-	-
Income Documentation: W2's/1099's and Tax Returns for the most recent 2 years (if Self-Employed also include year-to-date P&L if loan application is dated more than 120 days after end of business tax year)	-	<input type="checkbox"/>	-	-
Income for rental property, if applicable: Current Lease Agreement and evidence of deposit and 75% of the current lease minus the full PITIA OR 75% of the appraiser opinion of rent and an additional 3 months PITIA	-	<input type="checkbox"/>	-	<input type="checkbox"/>
Income: Letter from employer on letterhead providing monthly salary AND YTD, OR 2 months' pay stubs with YTD (If self-employed, letter from CPA providing income for the last 2 years and YTD)	-	-	-	<input type="checkbox"/>
ITIN borrower without Credit Report - 3 open accounts with a 2-year history reflecting NO late payments, 2-year housing history (U.S. credit accounts can be combined with letters of reference from verifiable financial institutions in a foreign country to establish the 3 open accounts and an acceptable credit reputation)	-	-	-	<input type="checkbox"/>
LOE regarding inquiries in the past 90 days	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preliminary Title Report – 24-month chain of title and dated within 30 days of submission.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Signed 4506-T	<input type="checkbox"/>	<input type="checkbox"/>	-	<input type="checkbox"/>
Business Purpose & Occupancy Affidavit (if applicable)	<input type="checkbox"/>	-	-	-
Guaranty (if applicable)	<input type="checkbox"/>	-	-	-

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

- [Affiliated Business Arrangement Disclosure](#).
- [Anti-Steering](#) [3 options provided and an indication of which option was chosen, signed by borrower(s)].
- Credit and/or Borrower Authorization.
- E-Sign Act Consumer Disclosure.
- Fair Lending Notice (CA only).
- Initial Fee Worksheet.
- [Issuance of Loan Estimate \(LE\) / Intention to Proceed Certification \(NOI\)](#).
- Privacy Policy Disclosure.
- Servicing Disclosure Statement.
- Settlement Service Provider List.
- [Social Security Verification Form](#) – **Must be on LHFS form.**
- Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.

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

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

PLEASE NOTE: Loans that meet Qualified Mortgage requirements and eligible under a standard agency program (FNMA, FHLMC, FHA, VA, USDA, and GSE) are ineligible and do not qualify for this Expanded Non-QM Product. Loans must be submitted through either Fannie Mae DU or Freddie Mac LP to ensure the Borrower does not qualify for a Qualified Mortgage ("QM"). AUS findings must state either "Refer" or "Approve/Ineligible." Non-QM loans that meet ATR requirements and expanded program guidelines are eligible.