

## ALL ITEMS BELOW MUST BE UPLOADED TO eXPRESS

### CREDIT PACKAGE

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- LHFS Wholesale loan number created at [www.LHFSW-eXPRESS.com](http://www.LHFSW-eXPRESS.com).
- DO or LP Findings (released to LHFS Wholesale).
- Transmittal Summary (1008).
- Initial 1003 – (signed and dated by Borrower and Loan Officer).
- LOE regarding inquiries in last 120 days.
- Credit Documentation: Divorce Decree, etc.
- 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.
- Asset Documentation: (2 most recent consecutive months bank statements; gift documentation).
- Earnest Money Deposit.
- VOR – Most recent 24-month history (if applicable).
- 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.

*\*Credit report(s) will be pulled by LHFS*

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

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- [Affiliated Business Arrangement Disclosure](#)
- [Anti-Steering](#) [3 options provided and an indication of which option was chosen, signed by borrower(s)].
- ARM Disclosure & Handbook on ARM (if applicable).
- Credit and/or Borrower Authorization.
  - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
- E-Sign Act Consumer Disclosure.
- Fair Lending Notice (CA only).
- Home Ownership Counseling Disclosure.
- 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.**
- Truth in Lending (TIL)

### JUMBO SPECIFIC REQUIREMENTS:

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- Credit Documentation – Third Party VOR / VOM or 12 months canceled checks (if not reporting on credit).
- Reserve Documentation (refer to program guidelines regarding the number of months PITI required)

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

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