

<b>BORROWER(S) NAME:</b>		<b>LOAN NUMBER:</b>	
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**A) MANDATORY UNDERWRITING SUBMISSION REQUIREMENTS**

- Loans must be created and uploaded into [eXPRESS](#)
- Land Home Financial Services, Inc. Submission Checklist
- Initial 1003 & Addendum (if applicable) Signed by the Loan Officer
- AUS Findings (released to LHFS Wholesale)
- Credit Report (dated within 90 days and Brokers Credit Report must show OFAC findings)
- Income Documentation per LPA findings – 80% AMI ([Income Limits](#)):
  - o 30 days, recent and consecutive of Pay Stubs and/or Award letters.
  - o W2s / 1099s and Tax Returns – recent 2 years.
- LOE regarding inquiries in last 120 days.
- Asset Documentation per AUS Findings
- Earnest Money Deposit.
- Valid Purchase Contract
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission
  - o If report is not immediately available, loan may still be submitted. Please keep in mind this will then be a conditioned item.

**ABOVE ITEMS MUST BE PROVIDED AT THE TIME OF SUBMISSION. INCOMPLETE FILES WILL BE REJECTED.**

**B) LHFS DISCLOSED LOANS**

- Include items from Section A
- Credit and/or Borrower Authorization ([Verbal Credit Authorization](#) signed by LO if credit was pulled prior to Disclosure)
- [Anti-Steering Form](#) (lender paid comp only – Power Purchase)
  - o Fee Screen completed in [eXPRESS](#)
- Admin Fee \$995 (Power Purchase only)
  - o Lender or Borrower Paid Compensation
  - o Third-party processing fees may not exceed \$995
- Admin Fee \$1145 (*Within Reach*<sup>TM</sup> only)
  - o Borrower Paid Compensation up to 2%
  - o Third-party processing fees may not exceed \$995

LHFS LOSS PAYEE CLAUSE	SECOND MORTGAGE INSURANCE (APPLICABLE TO <i>Within Reach</i> <sup>TM</sup> - STANDARD HOMES ONLY)
Land Home Financial Services, Inc., ISAOA C/O Dovenmuehle P.O. Box 961292 Fort Worth, TX 76161-0292	National Homebuyers Fund, Inc. 1215 K Street, Suite 1650 Sacramento, CA 95814

**HELPFUL LINKS**

- [Manufactured Housing \(MH\) Checklist](#) – Must be submitted in addition to the above required items if property is MH
- [Disclosure Input Steps - 3.2 File](#)
- [Forward Lock Instructions](#)

**Power Purchase**

- [Power Purchase Conventional Matrix](#)
- [Power Purchase Conventional - Manufactured Housing Matrix](#)

*Within Reach*<sup>TM</sup>

- [Within Reach<sup>TM</sup> Lock Instructions](#)
- [Within Reach<sup>TM</sup> Conventional Matrix](#)
- [Within Reach<sup>TM</sup> Conventional - Manufactured Housing Matrix](#)