

REQUIRED ITEMS FOR ALL SUBMISSION PACKAGES:

Documentation	Peak / Peak Plus - Standard
LHFS Wholesale loan number created at: www.LHFSW-eXPRESS.COM	<input type="checkbox"/>
1008 - / Transmittal Summary	<input type="checkbox"/>
Initial 1003 completed – signed by borrower and LO	<input type="checkbox"/>
24M Personal Bank Statements and P&L for the most recent year (Year-to-date P&L if loan application is dated more than 120 days after the end of the business tax year)	-
Assets sourced or seasoned for 60 days (and most recent 2 months' statements)	<input type="checkbox"/>
Copies of I-151, I-551, or I-551 AND accompanied by a copy of the filed INS form I-751, OR non-expired passport containing a non-expired stamp reading: "Processed for I-551 Temporary Evidence of Lawful Admission for Permanent Residence. Valid until mm-dd-yy. Employment Authorized") (if applicable – Non-U.S. Citizen)	<input type="checkbox"/>
Credit Report - Tri Merged NOTE: Regarding NON-US Credit ONLY – If borrower does not meet standard tradeline requirements, must provide: Three open accounts with a 2-year history must be documented for each borrower reflecting no late payments (A 2-year housing history can be used as tradeline, 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) * LHFS will also pull a copy of the borrower(s) credit report. A credit report is required from broker with submission package.	<input type="checkbox"/>
VOR/VOM, bank statements, and/or canceled rent checks if mortgage and rental payments are not reflected on credit report	<input type="checkbox"/>
Divorce decree or separation agreement, complete bankruptcy papers, credit explanation letters, and / or miscellaneous credit documentation	<input type="checkbox"/>
Earnest Money (if applicable)	<input type="checkbox"/>
Fully Executed Purchase Contract and/or Escrow Instructions	<input type="checkbox"/>
Income Documentation: Current Paystubs with YTD income, Award Letters – total of 30 days, recent and consecutive (LOE required for employment gaps that extend beyond 30 days)	<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"/>
Housing Events and bankruptcies in the most recent 2 years must be explained by the borrower with a signed letter of explanation. Housing and consumer lates ≥ 60 days in the last 12 months also require written explanation	<input type="checkbox"/>
LOE regarding inquiries in the past 90 days	<input type="checkbox"/>
Preliminary Title Report – 24-month chain of title and dated within 30 days of submission.	<input type="checkbox"/>
Signed 4506-T	<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.

