

REQUIRED FOR ALL BORROWERS

- Proof of DOB (unexpired, one of the following):
 - Driver's License or ID Card
 - Passport
 - Military ID
- Proof of Social Security Number (one of the following):
 - Social Security Card
 - Medicare Card with any of the following codes: A, J1, J2, J3, J4, LM, M, M1, T, TA.
 - Printout from the Social Security Administration, and acknowledged by SSA, if applicable.
- Fully executed counseling certificate by both counselor and borrower(s).
- Mortgage Statement if any (for HECM to HECM need to have at pre-qual.)

COMPLETED APPLICATION

- Evidence of payment history for all property charges:
 - 24-Month Property Tax Payment History
 - 12-Month Homeowner Insurance Payment History
 - 24-Month HOA/PUD Payment History (if applicable)
- Evidence of amounts for tax, insurance, HOA/PUD dues, and any other property charges for the other REO.

EVIDENCE OF INCOME & ASSETS SOURCES

- Paystubs for W2 employees, including year-to-date earnings.
- A copy of the current award letter for applicants receiving Social Security Income (SSI) or disability.
- Pension letter from pension provider confirming amount, if it's a lifetime benefit, or will continue for at least three years.
- Most recent IRA or investment statements to confirm that balance is sufficient for distributions to continue for three years at the current amount, or to be used as dissipated assets.
- Evidence of assets, if needed to qualify (401K, IRA, pension, savings/checking account statements).
- Tax returns for the previous two years with all W2's if applicable. All Schedules, as applicable:
 - Schedule K1 for "S" Corporations or partnerships reported on Schedule E.
- Note: Provide a Schedule K1 for ALL ENTITIES listed on the Schedule E.**
- Year-to-date profit and loss statement and balance sheet for borrowers with 25% or greater ownership in the corporation.
 - Note: This requirement is waived if less than one calendar year has elapsed since the last filed return.**
- Business credit report for all corporations or "S" corporations.
- If NBS or NBH income is required, please provide documentation (may be used to diminish residual or compensating for income).

EVIDENCE OF INCOME & ASSETS SOURCES

- Bankruptcy papers.
- Divorce and settlement papers if any child support or spousal support exists.
- Flood insurance.
- Final HUD from a short sale.
- List of REO and current rents and liabilities for each borrower.
- LOE for any Extenuating Circumstances or Compensating Factors.
- Power of Attorney with proof that, at the time of execution, borrower had competency.
- Guardian or Conservatorship documents.
- Leased land documents.
- If solar is leased, then lease agreement is required.

LENDER INFORMATION

LHFS' FHA Sponsor ID: 7245500008

MORTGAGE CLAUSE ON THE INSURANCE:

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

LENDER ADDRESS FOR FLOOD CERT, CPL:

Land Home Financial Services, Inc., ISAOA
 1355 Willow Way, Ste. 250
 Concord, CA 9452

The QUALITY of your pre-approval will be based on the information provided. The list above, if provided, will allow a much more significant approval with source documents. We will give an anticipated approval based on the information you provide, but it in no way is a "true loan approval" until we have the documents to substantiate the information.

- Income Documentation (Paystubs, Tax returns, SS Award Letters, W-2 or 1099)
- Asset Documentation (Bank Statements, VOD's)
- Mortgage Statement (Required if HECM to HECM)

All items must be uploaded to www.LHFSW-eXPRESS.com

