

LOAN #: _____ BORROWER: _____

1. REQUIRED DOCUMENTS FOR SUBMISSION

- FULLY EXECUTED APPLICATION PACKAGE
- COVER LETTER (Summary of Transaction, any extenuating circumstances, POA, Trust, etc.)
- FULLY EXECUTED COUNSELING CERTIFICATE AND ADDENDUM BY ALL PARTIES
- COMPLETED CHECKLIST

1A. OPTIONAL ITEMS NECESSARY FOR PROCESSING

To expedite processing, discuss the documentation requirements below with the Borrower. The Processor will request any items not received with this submission directly from the Borrower. If obtained in advance, please include with this submission.

- INCOME DOCUMENTS – Per Financial Assessment
- ASSET DOCUMENTS – Evidence of Assets Needed to Qualify (all pages, prior 60 days)
- MORTGAGE STATEMENT (if refinance)
- HAZARD INSURANCE DEC PAGE FOR ALL PROPERTIES OWNED
- PURCHASE CONTRACT (if purchase)
- PROOF OF DATE OF BIRTH – Unexpired (DL, Passport, Military ID or other Government Issued ID)
- PROOF OF SOCIAL SECURITY NUMBER (SS Card, Medicare Card with SS #)

2. WHO WILL ORDER THE APPRAISAL?

- THE **MORTGAGE BROKER'S OFFICE** WILL ORDER THE APPRAISAL AND COLLECT CREDIT CARD INFORMATION FROM THE BORROWER FOR PAYMENT.
- THE **LHFS PROCESSOR** WILL ORDER THE APPRAISAL AND COLLECT CREDIT CARD INFORMATION FROM THE BORROWER FOR PAYMENT.

3. UPLOAD SUBMISSION TO LHFS SECURE DOCUMENT DELIVERY VAULT

4. WHO WILL COMMUNICATE WITH THE BORROWER?

- THE **MORTGAGE BROKER'S OFFICE** WOULD LIKE TO MANAGE COMMUNICATION WITH THE BORROWER AND COORDINATE WITH THE LHFS PROCESSOR ON THE LOAN.
- THE **LHFS PROCESSOR** SHOULD COMMUNICATE DIRECTLY TO THE BORROWER AND REACH OUT TO THE MORTGAGE BROKER'S OFFICE WHEN NEEDED.

