

USDA SUBMISSION CHECKLIST

REQUIRED ITEMS FOR ALL SUBMISSION PACKAGES:

- LHFS Wholesale loan number created in eXPRESS.
- Evidence of borrower(s) identity.
- Initial 1003 – (signed and dated by Borrower and Loan Officer).
- 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).

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

- Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
- [Issuance of Loan Estimate \(LE\) / Intention to Proceed Certification \(NOI\)](#).
- If you would like LHFS to disclose on your behalf, please submit the following documents:
 - [Anti-Steering](#) [3 options provided, does not need to be signed by borrower(s)].
 - Completed fee worksheet
- If you would like to provide disclosures to LHFS:
 - All broker disclosures provided to the borrower(s) must be uploaded in eXPRESS.

ADDITIONAL USDA SPECIFIC DISCLOSURES:

- [USDA Rural Development Household Member Income and Asset Disclosure](#).
- [Form RD 1980-21, "Request for Single Family Housing Loan Guarantee \(Must be completed and executed by all applicants\)](#)
- [FEMA Form 086-0-32 \(Formerly 81-93\), "Standard Flood Determination Form"](#)
- [Form RD 3555-21](#) (Rev. 12-14) 7 pages. Borrower(s) to sign and date page 2.

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

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