

REQUIRED ITEMS FOR ALL SUBMISSION PACKAGES:

(ALL ITEMS MUST BE UPLOADED IN EXPRESS)

- LHFS Wholesale loan number created in eXPRESS.
- DO or LP Findings (released to LHFS Wholesale).
- Initial 1003 – (signed and dated by Borrower and Loan Officer).
- Credit Report associated with AUS (recent within 90 days).
- 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.

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.

VA LOANS - INCLUDE:

- VA Certificate of Eligibility
- HUD / VA Addendum to URLA (1003) (VA Form 1802A).
- Borrowers with non-qualifying spouse – copy spouse's credit report and borrower's authorization signed by spouse (applicable when located in community property states).

* 21 DAY PURCHASE GUARANTEE MUST HAVE THESE ADDITIONAL ITEMS INCLUDED IN THE SUBMISSION PACKAGE:

- Subject property is located within 10 miles of an urban area, easily accessible.
- Close of Escrow must close at the 21st day.
- LOE regarding inquiries in last 120 days.
- Credit Documentation: Divorce Decree, etc.
- Asset Documentation: (2 most recent consecutive months bank statements; gift documentation).
- Earnest Money Deposit.
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission.
- Fully Executed Purchase Contract and/or Escrow Instructions.
- Signed and completed 4506T.
- [Affiliated Business Arrangement Disclosure](#).
- [Anti-Steering](#) [3 options provided and an indication of which option was chosen, signed by borrower(s)].
- ARM Disclosure & Handbook on ARM (if applicable).
- E-Sign Act Consumer Disclosure.
- Fair Lending Notice (CA only).
- Home Ownership Counseling Disclosure.
- Privacy Policy Disclosure.
- Servicing Disclosure Statement.
- Settlement Service Provider List.
- [Social Security Verification Form](#) – Must be on LHFS form.
- VA Certificate of Eligibility
- Proof of Service (VA Form 26-1880): DD214
- VA Verification of Benefit-Related Indebtedness (VA Form 26-8937) (bottom portion of form must be completed and signed by VA if veteran indicated "affirmative" to either question if the Funding Fee will be waived due to disability).
- VA Interest Rate & Discount Disclosure Statement (Fixed Rate) OR VA ARM Disclosure Statement.
- VA Counseling Checklist for Military Homebuyers (VA Form 26-0592) if applicant is active duty.
- VA Debt Questionnaire (VA Form 26-0551).
- VA Federal Collection Policy Notice (VA Form 28-0503).
- VA Assumability Disclosure (VA Form 26-8978).
- VA Option Clause Addendum to Contract (Purchase Only).
- VA Statement of Nearest Living Relative (name, address, telephone number).

Loss Payee Mortgage Clause on Property Insurance (Hazard / Flood)

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

Please note the following:

- Any situation beyond the control of LHFS Wholesale may extend the escrow beyond 21 days.

