

LHFS DISCLOSED - SUBMISSION CHECKLIST

BORROWER(S) NAME:	LOAN #:
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A) MANDATORY UNDERWRITING SUBMISSION REQUIREMENTS

- Loans must be created and uploaded into [eXPRESS](#)
- Land Home Financial Services, Inc. Submission Checklist (this checklist is required with submission package)
- Initial 1003 & Addendum (if applicable) Signed by the Loan Officer
- AUS Findings (released to LHFS Wholesale or accessible through [eXPRESS](#))
- Credit Report (dated within 60 days and Brokers Credit Report must show OFAC findings)
- Income Documentation per AUS Findings
 - o **Written VOE (2 years), including 30 days of pay stubs, and 2 years W-2's**
- Housing Payment History – 0x30 (**Applicable items are required at submission**):
 - o If Borrower currently pays rent:
 - Verification of Rent (VOR)
 - Written VOR and 12 months cancelled checks, **or**
 - Written VOR and 12 months bank statements.
 - o If Borrower is currently living rent free:
 - 3 months reserves (PITIA) are required (must be from own funds), **and**
 - Letter from landlord stating no rental payments required.
- LOE regarding inquiries in last 120 days
- Asset Documentation per AUS Findings
 - o **2 months of bank statements required regardless of AUS findings**
 - **Borrower with overdrawn accounts (negative balance at any time), excessive NSF's and/or overdraft charges will not be eligible. One (1) NSF is acceptable.**
- Earnest Money Deposit
- Valid Purchase Contract
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission
 - o If report is not immediately available, loan may still be submitted. Please keep in mind this will then be a conditioned item.

ABOVE ITEMS MUST BE PROVIDED AT THE TIME OF SUBMISSION. INCOMPLETE FILES WILL BE REJECTED.

B) LHFS DISCLOSED LOANS C) FHA REQUIRED DOCUMENTS

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| <ul style="list-style-type: none"> <input type="checkbox"/> Include items from Section A <input type="checkbox"/> Credit and/or Borrower Authorization (Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure) <input type="checkbox"/> Fee Screen completed in eXPRESS | <ul style="list-style-type: none"> <input type="checkbox"/> Include items from Section A and B <input type="checkbox"/> FHA Case Number (order via eXPRESS) prior to appraisal order <input type="checkbox"/> Non-Borrowing Spouse Credit Report * <input type="checkbox"/> Admin Fee \$1145. <ul style="list-style-type: none"> o Borrower Paid Compensation up to 2%. o Third-party processing fee may not exceed \$995. <p>* Non-Borrowing Spouse Credit Report required in the following states:
 Arizona ♦ California ♦ Idaho ♦ Louisiana ♦ Nevada ♦ New Mexico ♦ Texas
 Washington ♦ Wisconsin</p> |
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LHFS LOSS PAYEE CLAUSE SECOND MORTGAGE INSURANCE

Land Home Financial Services, Inc., ISAOA C/O Dovenmuehle P.O. Box 961292 Fort Worth, TX 76161-0292	National Homebuyers Fund, Inc. 1215 K Street, Suite 1650 Sacramento, CA 95814
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Within ReachTM 2.0 FHA TIER LEVELS, PROGRAM NAMES, AND CODES

TIER LEVEL	DPA PROGRAM NAME	PROGRAM CODE
TIER 1: FICO 660+ <ul style="list-style-type: none"> • DTI per AUS • Manual UW not allowed 	<i>Within ReachTM</i> DPA L1 FHA 3% Fixed 30	WGF30WRDPA3L1-000
	<i>Within ReachTM</i> DPA L1 FHA 4% Fixed 30	WGF30WRDPA4L1-000
	<i>Within ReachTM</i> DPA L1 FHA 5% Fixed 30	WGF30WRDPA5L1-000
	<i>Within ReachTM</i> DPA L1 FHA 6% Fixed 30	WGF30WRDPA6L1-000
	<i>Within ReachTM</i> DPA L1 FHA MH 3% Fixed 30	WGF30WRDPAMH3L1-000
	<i>Within ReachTM</i> DPA L1 FHA MH 4% Fixed 30	WGF30WRDPAMH4L1-000
	<i>Within ReachTM</i> DPA L1 FHA MH 5% Fixed 30	WGF30WRDPAMH5L1-000
	<i>Within ReachTM</i> DPA L1 FHA MH 6% Fixed 30	WGF30WRDPAMH6L1-000
TIER 2: FICO 640-659 <ul style="list-style-type: none"> • DTI Max 45.00% • Manual UW not Allowed 	<i>Within ReachTM</i> DPA L2 FHA 3% Fixed 30	WGF30WRDPA3L2-000
	<i>Within ReachTM</i> DPA L2 FHA 4% Fixed 30	WGF30WRDPA4L2-000
	<i>Within ReachTM</i> DPA L2 FHA 5% Fixed 30	WGF30WRDPA5L2-000
	<i>Within ReachTM</i> DPA L2 FHA MH 3% Fixed 30	WGF30WRDPAMH3L2-000
	<i>Within ReachTM</i> DPA L2 FHA MH 4% Fixed 30	WGF30WRDPAMH4L2-000
	<i>Within ReachTM</i> DPA L2 FHA MH 5% Fixed 30	WGF30WRDPAMH5L2-000

HELPFUL LINKS

- [Within ReachTM Lock Instructions](#)
- [Within ReachTM 2.0 FHA Guidelines Summary](#)
- [Within ReachTM FHA Income and Mortgage Limits \(2020\)](#)
- [Manufactured Housing Checklist](#) – Must be submitted in addition to the above required items if property is Manufactured Housing
- *Within ReachTM* FHA: View a [Sample LE](#)
- <https://eXPRESS.LHFS.com/>
- <https://Wholesale.LHFS.com/>