

BORROWER(S) NAME:

LOAN NUMBER:

A) MANDATORY UNDERWRITING SUBMISSION REQUIREMENTS

- Loans must be created and uploaded into [eXPRESS](#)
- Land Home Financial Services, Inc. LE Request / Submission Checklist
- Initial URLA & Addendum (if applicable) Signed by the Loan Officer
- AUS Findings (All AUS findings must be ran through eXPRESS. LHFS will no longer accept “Released or Assigned”)
- Credit Report (dated within 90 days and Brokers Credit Report must show OFAC findings)
- Income Documentation per AUS Findings
 - WVOE ONLY will not be accepted
- Asset Documentation per AUS Findings (Showing Sufficient Funds)
- Earnest Money Deposit
- Valid Purchase Contract
- Mortgage Note of Payment Coupon to determine benefit (refinance only)
- [Manufactured Housing \(MH\) Checklist](#) – Must be submitted in addition to the above required items if property is MH

B) LHFS DISCLOSED LOANS (INCLUDE SECTION A)

- INCLUDE ITEMS FROM SECTION (A) ONLY**
- Credit and/or Borrower Authorization
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure
- [Anti-Steering](#) (3 options provided, does not need to be signed by borrower)
 - Applicable to Lender Paid Compensation loans
- Fee Screen completed in [eXPRESS](#)

LHFS LOSS PAYEE CLAUSE

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