

<b>BORROWER(S) NAME:</b>		<b>LOAN NUMBER:</b>	
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## 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 Borrower and 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) TPO PARTNER DISCLOSED LOANS (INCLUDE SECTION A)

- INCLUDE ITEMS FROM SECTION (A) ONLY**
- Loan Estimate (LE) and any revised LEs and COCs
- [Service Provider List](#)
- Broker Itemization of Fees and Title/Settlement Fee Quote (unless LHFS disclosed initial LE)
- [Intent to Proceed](#) (Acknowledged by Borrower or Broker)
- [Acknowledgement of Receipt of Your Home Loan Toolkit](#)
- [Affiliated Business Arrangement](#) (if applicable)
- Signed and completed [4506C](#)
- CA Domestic Partnership (non-married borrowers; 2 boxed must be checked) If not using FNMA 1003 that includes domestic partnership language
- [Homeownership Counseling Disclosure](#)
- Mortgage Loan Origination Agreement
- CA MLDS or both (a) a Loan Estimate and (b) an executed CA LE Addendum
- Social Security Verification Form – Must be on [LHFS form](#).
- All State Required Broker Disclosures

## LHFS LOSS PAYEE CLAUSE

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