

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 (see below for customary AUS income documentation)

| PRODUCT TYPE | STANDARD | MANUAL UW - W2 EMPLOYEE | MANUAL UW - SELF EMPLOYED |
|--------------|------------------------------------|--|--|
| Govt (FHA) | <input type="checkbox"/> Per AUS** | <input type="checkbox"/> YTD Paystub - YTD information must cover at least 30 days of earnings 2 years W2/WVOE* | <input type="checkbox"/> 2 years 1040s |
| Govt (VA) | <input type="checkbox"/> Per AUS** | <input type="checkbox"/> Paystub(s) covering at least the most recent 30-day period with year-to date pay information and 2 years W2/WVOE* | <input type="checkbox"/> 2 years 1040s |

* WVOE must be from an independent 3rd party verification provider
 ** IRRRL & Streamline loans do not require an AUS or income documentation (see guidelines)

- 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 (Helpful links: [Disclosure Input Steps - 3.2 File](#) and [Forward Locked](#))

- Include items from Section A**
- Credit and/or Borrower Authorization ([Verbal Credit Authorization](#) signed by LO if credit was pulled prior to Disclosure)
- [Anti-Steering Form](#) (lender paid comp only)
- Fee Screen completed in [eXPRESS](#)

C) FHA REQUIRED DOCUMENTS (FHA ID: 7245500008)

- Include items from Section A and B**
- FHA Case Number (order via [eXPRESS](#)) **prior to** appraisal order
- Non-Borrowing Spouse Credit Report*
- FHA Informed Consumer Choice Disclosure Notice (completed, signed and dated)
- FHA Assumption Notice – Release of Liability
- FHA Amendatory Clause / Real Estate Certification (Purchase Only)
- For Your Protection: Get a Home Inspection (HUD Form 92564-CN Purchase Only)

FHA Streamline – All applicable documents above including below:

- [FHA Streamline](#) - Notice of Loan Transfer in Servicing
- [FHA Streamline](#) - Mortgage Note or Payment Coupon with Case Number
- [FHA Streamline](#) - Copy of current mortgage statement – to evidence monthly MI and P&I amount
- [FHA Streamline](#) - Current Payoff / Demand Letter (Netted escrow permitted)
- [FHA Streamline](#) - RE Tax Bill / Tax Certificate
- [FHA Streamline](#) - Hazard Insurance Declarations Page
- [FHA Streamline](#) - 2 Utility Bills to validate Owner Occupancy (if applicable) i.e. water, sewer, gas, electricity, or telephone/bundle
- [FHA Streamline](#) - [Net Tangible Benefit Worksheet](#) - #13 handwritten, Sign & Date
- [FHA Streamline](#) - Completed [Refinance Calculation Worksheet](#)
- [FHA Streamline](#) - Mortgage Only Credit Report (reflecting ≥640 FICO)
- [FHA Streamline](#) - Initial 1003 reflecting correct address, cell phone, and work numbers

*** Non-Borrowing Spouse Credit Report required in the following states:**

Arizona ♦ California ♦ Idaho ♦ Louisiana ♦ Nevada
 New Mexico Texas ♦ Washington ♦ Wisconsin

Please note: **NOT** required for VA IRRRL or FHA Streamline loans

D) VA REQUIRED DOCUMENTS (VA ID: 9065230000)

- Include items from Section A and B**
- VA Certificate of Eligibility (dated within 30 days)
- HUD / VA Addendum to URLA (1003) (VA Form 1802A)
- Non-Borrowing Spouse Credit Report*
- VA Counseling Checklist (26-0592) Active Duty Only
- VA Assumability Disclosure (VA Form 26-8978)
- VA Option Clause Addendum to Contract (Purchase Only)
- VA Interest Rate & Discount Disclosure Statement (Fixed Rate) OR VA ARM Disclosure Statement
- VA Federal Collection Policy Notice (VA Form 28-0503)
- VA Debt Questionnaire (VA Form 26-0551)
- VA Statement of Nearest Living Relative (name, address, telephone number)
- 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 IRRRL – All applicable documents above including below:

- [VA IRRRL](#) – Mortgage Only Credit Report (reflecting ≥640 FICO)
- [VA IRRRL](#) – Initial 1003 – (Income Blank - employment provided; signed and dated by Loan Officer)
- [VA IRRRL](#) – VA Certificate of Eligibility (must not include a condition for Refinance Restoration).
- [VA IRRRL](#) – Copy of Current Mortgage Coupon and Note for Existing VA Lien.
- [VA IRRRL](#) - VA acknowledgement form – Located in TPO Partner LOS (Loan Comparison Statement old terms vs. new terms. Must not exceed 36 months recoupment period and dated within 3 business days from the initial date of the loan application)
- [VA IRRRL](#) - [Net Tangible Benefit Worksheet](#) - #13 handwritten, Sign & Date
- [VA IRRRL](#) - Case number pulled from the VA Portal – (Order as an IRRRL Case – DO NOT ORDER AN APPRAISAL AS THIS WILL REQUIRE THIS CASE # TO BE CANCELED AND A NEW ONE ORDERED: <http://vip.vba.va.gov/portal/VBAH/Home>)

LHFS LOSS PAYEE CLAUSE

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