

REQUIRED ITEMS FOR ALL SUBMISSION PACKAGES:

(ALL ITEMS REQUIRED MUST BE UPLOADED TO <https://express.lhfs.com/>)

- LHFS Wholesale loan number created at [eXPRESS](#).
- Initial URLA (required for all loans).
 - Signed and dated by Borrower and Loan Officer if TPO Partner disclosed loan.
- LOE regarding inquiries in last 120 days.
- Credit Documentation: Divorce Decree, etc.
- Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive.
- Income Documentation: W2s /1099s and Tax Returns.
 - 2 Years Tax Returns required on all loans.
- YTD Business P&L Statement. If self-employed with 25% min ownership per K1s or full-time farmer (if applicable).
- 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 [4506C](#).
- [Hobby Farm Certification](#) (signed by borrowers)

**Credit report(s) will be pulled by LHFS*

TPO PARTNER DISCLOSED LOANS: [SIGNED & DATED BY BORROWER(S)]

- All Federal and State required disclosures signed by Borrower and uploaded into [eXPRESS](#).
- Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.

LHFS DISCLOSED LOANS: [SIGNED & DATED BY BORROWER(S)]

- 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. Lender Paid Compensation loans only).
- Fee Screen completed in eXPRESS (if applicable).

LOSS PAYEE MORTGAGE CLAUSE ON PROPERTY INSURANCE (HAZARD / FLOOD)

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