

## ALL ITEMS BELOW MUST BE UPLOADED TO eXPRESS

### Credit Package

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- LHFS Wholesale loan created and fee section completed in [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 Report (recent within 60 days).
- Credit Documentation: Divorce Decree, etc.
- LOE regarding inquiries in the past 120 days
- 24 Month Housing History Documentation (0 x 30):
  - A 24 month mortgage payment history from an institutional lender, as verified through (i) credit bureau report reference for 24 months, (ii) 24 months canceled checks, or (iii) most recent 12 months canceled checks with a VOM for the prior 12 months.
  - Rental Verification: A standard VOR completed by a professional management company or 24 months bank statements or canceled checks are required.
- Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive.
- Income Documentation: W2s /1099s and (if applicable) Tax Returns – recent 2 years.
- Asset Documentation: (2 most recent consecutive months bank statements; gift documentation).
- Reserve Documentation: Refer to program guidelines regarding the number of months PITI required.
- 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](#).

### TPO Partner Disclosed Loans: [Signed & dated by borrower(s)]

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- 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)]

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- 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).
- Completed Fee Worksheet and/or Fee Screen completed in eXPRESS.

### Loss Payee Mortgage Clause on Property Insurance (Hazard / Flood)

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