

BORROWER(S) NAME:

LOAN NUMBER:

A) MANDATORY UNDERWRITING SUBMISSION REQUIREMENTS

- Loans must be created and uploaded into [eXPRESS](#)
- Land Home Financial Services, Inc. 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 LPA findings – 80% AMI ([Income Limits](#)):
 - o 30 days, recent and consecutive of Pay Stubs and/or Award letters.
 - o W2s / 1099s and Tax Returns – recent 2 years.
- LOE regarding inquiries in last 120 days.
- Asset Documentation per AUS Findings
- Earnest Money Deposit.
- Valid Purchase Contract
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission
 - o If report is not immediately available, loan may still be submitted. Please keep in mind this will then be a conditioned item.

ABOVE ITEMS MUST BE PROVIDED AT THE TIME OF SUBMISSION. INCOMPLETE FILES WILL BE REJECTED.

B) LHFS DISCLOSED LOANS

- 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 – Power Purchase)
 - o Fee Screen completed in [eXPRESS](#)
- Admin Fee \$995 (Power Purchase only)
 - o Lender or Borrower Paid Compensation
 - o Third-party processing fees may not exceed \$995
- Admin Fee \$1145 (*Within Reach*TM only)
 - o Borrower Paid Compensation up to 2%
 - o Third-party processing fees may not exceed \$995

LHFS LOSS PAYEE CLAUSE

Land Home Financial Services, Inc., ISAOA
C/O Dovenmuehle
P.O. Box 961292
Fort Worth, TX 76161-0292

**SECOND MORTGAGE INSURANCE
(APPLICABLE TO *Within Reach*TM - STANDARD HOMES ONLY)**

National Homebuyers Fund, Inc.
1215 K Street, Suite 1650
Sacramento, CA 95814

HELPFUL LINKS

- [Manufactured Housing \(MH\) Checklist](#) – Must be submitted in addition to the above required items if property is MH
- [Disclosure Input Steps - 3.2 File](#)
- [Forward Lock Instructions](#)

Power Purchase

- [Power Purchase Conventional Matrix](#)
- [Power Purchase Conventional - Manufactured Housing Matrix](#)

*Within Reach*TM

- [Within ReachTM Lock Instructions](#)
- [Within ReachTM Conventional Matrix](#)
- [Within ReachTM Conventional - Manufactured Housing Matrix](#)

