

## 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 (No more than 0X30 in the last twenty-four (24) months).
  - Mortgage History:
    - If the borrower(s) has a mortgage history in the most recent twenty- four (24) months, a mortgage rating must be obtained. The mortgage rating may be on the credit report or a VOM. Applies to all borrowers on the loan.
    - If the mortgage holder is a party to the transaction or relative of the borrower, cancelled checks or bank statements to verify satisfactory mortgage history is required.
  - Rental History:
    - If the borrower(s) has a rental history in the most recent twenty-four (24) months, a VOR must be obtained. Applies to all borrowers on the loan.
    - If the landlord is a party to the transaction or relative of the borrower, cancelled checks or bank statements to verify satisfactory rent history is required; otherwise if not related or a party to the transaction a satisfactory VOR can be provided.
- 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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