

LE REQUEST TRANSMITTAL

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USING THIS FORM AS A COVER LETTER, please include the following items when submitting your application. Submission of the following documents is required. An incomplete submission may delay the processing of your request.

- **Initial 1003 Application.** The application **MUST** be completed in its entirety and signed and dated by the Interviewer/LO
- **Fee Worksheet or Draft Loan Estimate**
- **Written List of Providers.** Complete the written list of providers below **OR** your system generated written list of providers.
- If applicable, an **Affiliated Business Arrangement** disclosure if the broker is using an affiliate service provider.
- If applicable and obtained, a **Purchase Contract**.

Broker warrants and represents that the information contained in this application submission package is complete, correct and accurately represents the applicant's loan request. Broker has discussed initial terms and fees associated with this transaction, including broker compensation. Broker certifies that all federal and state disclosures which the broker must provide, EXCEPT for the Loan Estimate, were provided within three (3) business days of the application date. Broker acknowledges that Land Home Financial Services, Inc. (LHFS) will provide the applicant(s) with the creditor's early disclosures required by Regulation Z (Truth in Lending Act) within three (3) general business days of the 1003 application/interview date. The Broker will be notified when the Loan Estimate is received. Broker further warrants and represents that Broker has not collected and will not collect any fee from the applicant(s) except the actual cost of a credit report until notified that the Loan Estimate is received and the applicant has expressed intent to proceed with the transaction.

I will collect no fees from the applicant until the applicant has received the LHFS Estimate and indicated their intent to proceed.

Broker Loan Officer/Processor Name: _____ Broker Signature: _____
 Broker/Company Name: _____ Contact Name: _____
 Contact Email Address: _____ Phone: _____

The contact person should be the person who can be contacted for questions and/or correct and resolve any incomplete or missing documents.

The borrower's email address is required in order to use the electronic disclosure delivery process.

Loan #: _____
 Borrower Name: _____ Borrower Name: _____
 Borrower Email: _____ Borrower Email: _____
 Borrower Name: _____ Borrower Name: _____
 Borrower Email: _____ Borrower Email: _____

Written List of Providers

Service	Estimate	Provider We Identified	Contact Information
Title / Settlement Services			
Escrow / Closing (if separate)			
Other (please list service if applicable)			
Other (please list service if applicable)			
Other (please list service if applicable)			

