

BORROWER(S) NAME:

LOAN #:

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 60 days and Brokers Credit Report must show OFAC findings)
- Income Documentation per AUS Findings (including the following)
 - o **Written VOE (2 years), including 30 days of pay stubs, and 2 years W-2's**
- Housing Payment History – 0x30 (Applicable items are required at submission):
 - o If Borrower currently pays rent:
 - Verification of Rent (VOR)
 - Written VOR and 12 months cancelled checks, **or**
 - Written VOR and 12 months bank statements.
 - If Borrower is currently living rent free:
 - 3 months reserves (PITIA) are required (must be from own funds), **and**
 - Letter from landlord stating no rental payments required.
- Signed and completed 4506T (DocuSign is acceptable)
- LOE regarding inquiries in last 120 days
- Asset Documentation per AUS Findings
 - o **2 months of bank statements required regardless of AUS findings**
 - **Borrower with overdrawn accounts (negative balance at any time), excessive NSF's and/or overdraft charges will not be eligible. One (1) NSF is acceptable.**
- 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) TPO PARTNER DISCLOSED LOANS

- Include items from Section A**
- Loan Estimate (LE) and any revised LEs and COCs
- [Service Provider List](#)
- Broker Itemization of Fees and Title/Settlement Fee Quote (unless LHFS disclosed initial LE)
- [Intent to Proceed](#) (Acknowledged by Borrower or Broker)
- [Acknowledgement of Receipt of Your Home Loan Toolkit](#)
- [Affiliated Business Arrangement](#) (if applicable)
- Signed and completed [4506C](#)
- CA Domestic Partnership (non-married borrowers; 2 boxed must be checked) If not using FNMA 1003 that includes domestic partnership language
- [Homeownership Counseling Disclosure](#)
- Mortgage Loan Origination Agreement
- CA MLDS or both (a) a Loan Estimate and (b) an executed CA LE Addendum
- Social Security Verification Form – Must be on [LHFS form](#).
- All State and Federal Required Broker Disclosures

C) FHA REQUIRED DOCUMENTS

- Include items from Section A and B**
- FHA Case Number (order via [eXPRESS](#)) **prior to** appraisal order
- HUD / VA Addendum to URLA (1003) (HUD Form 92900-A)
- Non-Borrowing Spouse Credit Report *
- FHA Informed Consumer Choice Disclosure Notice (completed, signed and dated)
- FHA Assumption Notice – Release of Liability
- FHA Amendatory Clause / Real Estate Certification (Purchase Only)
- For Your Protection: Get a Home Inspection (HUD Form 92564-CN Purchase Only)
- Admin Fee \$1145.
 - o Borrower Paid Compensation up to 2%.
 - o Third-party processing fee may not exceed \$995.
- * Non-Borrowing Spouse Credit Report required in the following states:**

Arizona ♦ California ♦ Idaho ♦ Louisiana ♦ Nevada
New Mexico ♦ Texas ♦ Washington ♦ Wisconsin

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

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

Within ReachTM 2.0 FHA TIER LEVELS, PROGRAM NAMES, AND CODES

TIER LEVEL	DPA PROGRAM NAME	PROGRAM CODE
TIER 1: FICO 660+ • DTI per AUS • Manual UW not allowed	<i>Within ReachTM</i> DPA L1 FHA 3% Fixed 30	WGF30WRDPA3L1-000
	<i>Within ReachTM</i> DPA L1 FHA 4% Fixed 30	WGF30WRDPA4L1-000
	<i>Within ReachTM</i> DPA L1 FHA 5% Fixed 30	WGF30WRDPA5L1-000
	<i>Within ReachTM</i> DPA L1 FHA 6% Fixed 30	WGF30WRDPA6L1-000
	<i>Within ReachTM</i> DPA L1 FHA MH 3% Fixed 30	WGF30WRDPAMH3L1-000
	<i>Within ReachTM</i> DPA L1 FHA MH 4% Fixed 30	WGF30WRDPAMH4L1-000
	<i>Within ReachTM</i> DPA L1 FHA MH 5% Fixed 30	WGF30WRDPAMH5L1-000
TIER 2: FICO 640-659 • DTI Max 45.00% • Manual UW not Allowed	<i>Within ReachTM</i> DPA L2 FHA 3% Fixed 30	WGF30WRDPA3L2-000
	<i>Within ReachTM</i> DPA L2 FHA 4% Fixed 30	WGF30WRDPA4L2-000
	<i>Within ReachTM</i> DPA L2 FHA 5% Fixed 30	WGF30WRDPA5L2-000
	<i>Within ReachTM</i> DPA L2 FHA MH 3% Fixed 30	WGF30WRDPAMH3L2-000
	<i>Within ReachTM</i> DPA L2 FHA MH 4% Fixed 30	WGF30WRDPAMH4L2-000
	<i>Within ReachTM</i> DPA L2 FHA MH 5% Fixed 30	WGF30WRDPAMH5L2-000

HELPFUL LINKS

- [Within ReachTM Lock Instructions](#)
- [Within ReachTM 2.0 FHA Guidelines Summary](#)
- [Within ReachTM FHA Income Limits \(4/1/2021 and after\)](#)
- [Manufactured Housing Checklist](#) – Must be submitted in addition to the above required items if property is Manufactured Housing
- *Within ReachTM* FHA: View a [Sample LE](#)
- <https://eXPRESS.LHFS.com/>
- <https://Wholesale.LHFS.com/>