

# LHFS DISCLOSED - SUBMISSION CHECKLIST

<b>BORROWER(S) NAME:</b>	<b>LOAN #:</b>
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## A) MANDATORY UNDERWRITING SUBMISSION REQUIREMENTS

- Loans must be created and uploaded into [eXPRESS](#)
- Land Home Financial Services, Inc. Submission Checklist (this checklist is required with submission package)
- 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
  - 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.
- 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

B) LHFS DISCLOSED LOANS	C) FHA REQUIRED DOCUMENTS
<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Include items from Section A</b></li> <li><input type="checkbox"/> Credit and/or Borrower Authorization (<a href="#">Verbal Credit Authorization</a>) signed by LO if credit was pulled prior to Disclosure)</li> <li><input type="checkbox"/> Fee Screen completed in <a href="#">eXPRESS</a></li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Include items from Section A and B</b></li> <li><input type="checkbox"/> FHA Case Number (order via <a href="#">eXPRESS</a>) <b>prior to</b> appraisal order</li> <li><input type="checkbox"/> Non-Borrowing Spouse Credit Report *</li> <li><input type="checkbox"/> Admin Fee \$1145.                             <ul style="list-style-type: none"> <li>o Borrower Paid Compensation up to 2%.</li> <li>o Third-party processing fee may not exceed \$995.</li> </ul> </li> </ul> <p style="font-weight: bold; color: red;">* Non-Borrowing Spouse Credit Report required in the following states:</p> <p style="font-weight: bold; color: red;">Arizona ♦ California ♦ Idaho ♦ Louisiana ♦ Nevada ♦ New Mexico ♦ Texas Washington ♦ Wisconsin</p>

LHFS LOSS PAYEE CLAUSE	SECOND MORTGAGE INSURANCE
Land Home Financial Services, Inc., ISAOA C/O Dovenmuehle P.O. Box 961292 Fort Worth, TX 76161-0292	National Homebuyers Fund, Inc. 1215 K Street, Suite 1650 Sacramento, CA 95814

## Within Reach™ 2.0 FHA TIER LEVELS, PROGRAM NAMES, AND CODES

TIER LEVEL	DPA PROGRAM NAME	PROGRAM CODE
<b>TIER 1: FICO 660+</b> <ul style="list-style-type: none"> <li>• <b>DTI per AUS</b></li> <li>• <b>Manual UW not allowed</b></li> </ul>	<i>Within Reach™</i> DPA L1 FHA 3% Fixed 30	WGF30WRDPA3L1-000
	<i>Within Reach™</i> DPA L1 FHA 4% Fixed 30	WGF30WRDPA4L1-000
	<i>Within Reach™</i> DPA L1 FHA 5% Fixed 30	WGF30WRDPA5L1-000
	<i>Within Reach™</i> DPA L1 FHA 6% Fixed 30	WGF30WRDPA6L1-000
	<i>Within Reach™</i> DPA L1 FHA MH 3% Fixed 30	WGF30WRDPAMH3L1-000
	<i>Within Reach™</i> DPA L1 FHA MH 4% Fixed 30	WGF30WRDPAMH4L1-000
	<i>Within Reach™</i> DPA L1 FHA MH 5% Fixed 30	WGF30WRDPAMH5L1-000
	<i>Within Reach™</i> DPA L1 FHA MH 6% Fixed 30	WGF30WRDPAMH6L1-000
<b>TIER 2: FICO 640-659</b> <ul style="list-style-type: none"> <li>• <b>DTI Max 45.00%</b></li> <li>• <b>Manual UW not Allowed</b></li> </ul>	<i>Within Reach™</i> DPA L2 FHA 3% Fixed 30	WGF30WRDPA3L2-000
	<i>Within Reach™</i> DPA L2 FHA 4% Fixed 30	WGF30WRDPA4L2-000
	<i>Within Reach™</i> DPA L2 FHA 5% Fixed 30	WGF30WRDPA5L2-000
	<i>Within Reach™</i> DPA L2 FHA MH 3% Fixed 30	WGF30WRDPAMH3L2-000
	<i>Within Reach™</i> DPA L2 FHA MH 4% Fixed 30	WGF30WRDPAMH4L2-000
	<i>Within Reach™</i> DPA L2 FHA MH 5% Fixed 30	WGF30WRDPAMH5L2-000

## HELPFUL LINKS

- [Within Reach™ Lock Instructions](#)
- [Within Reach™ 2.0 FHA Guidelines Summary](#)
- [Within Reach™ 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 Reach™* FHA: View a [Sample LE](#)
- <https://eXPRESS.LHFS.com/>
- <https://Wholesale.LHFS.com/>