

BORROWER(S) NAME:

LOAN NUMBER:

A) MANDATORY UNDERWRITING SUBMISSION REQUIREMENTS

- Land Home Financial Services, Inc. Submission Checklist
- Initial URLA & Addendum (if applicable)
- AUS Findings - Approved / Eligible (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
 - W2 only (Borrower(s) requiring Tax Return to validate income not eligible)
 - Paystubs and W-2's may not be substituted with a written verification of employment.
 - Does not apply to conventional Fannie Mae (DU) transactions that utilize Day 1 Certainty
 - Day 1 Certainty Income encouraged.
- Asset Documentation per AUS Findings (Showing Sufficient Funds)
 - VOD's are not acceptable for asset documentation alone
 - Day 1 Certainty Assets encouraged
- Current, unexpired government issued ID's and social security number are required for each Borrower
 - Maximum 1 loan application with a maximum of 2 borrowers, including title only borrowers
- Earnest Money Deposit
- Valid Purchase Contract
- Mortgage Note or Payment Coupon to determine benefit (refinance only)
- Confirm the following prior to submission:
 - Primary residence only
 - Borrower may only own one (1) property. One (1) financed property-subject property only at time of closing. Departing residence must be sold on purchase transactions.
 - SFR, PUD, and Townhome only
 - 80.00% LTV/CLTV or less
 - Trusts and POA's are not permitted

B) LHFS DISCLOSED LOANS (INCLUDE SECTION A)

- INCLUDE ITEMS FROM SECTION (A) ONLY**
- 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)
 - Applicable to Lender Paid Compensation loans
- Fee Screen completed in [eXPRESS](#)

LHFS LOSS PAYEE CLAUSE

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