

Initial Submission Documentation – Required prior to loan being submitted into underwriting

- ___ **Credit Report** – must not expire within 10 days of submission
- ___ **Client Contact Information form** – Please complete the online version located under Forms and Docs after you import your loan. Also include any specific notes about the file to the underwriter on this form.
- ___ **LE** – provide ALL LE's from your LOS and any Change of Circumstance forms, if applicable.
- ___ **FLCB Intent to Proceed**, signed and dated by at least one borrower
- ___ **Initial Fees Worksheet**
- ___ **Affiliated Business Arrangement Disclosure**, if applicable
- ___ **Homeownership Counseling List** (must be dated)
- ___ **Title / 12 Month chain of Title, Closing Protection Letter (CPL), Settlement Agent prepared Fee Sheet and Wiring Instructions** as applicable
- ___ **CD Contact form**, if applicable (you can find a copy of this form in our Resource Center)
- ___ **Initial URLA**- signed and dated by all borrowers and originator
- ___ **URLA**- matching requested loan terms if different than initial URLA
- ___ **4506C form**, signed/dated (NDC please obtain pre-filled form in the Resource Center) Wholesale clients – completed form will be included in the Initial Disclosure package prepared by FLCB (only required for credit qualifying)
- ___ **Credit Inquiry letter**
- ___ **Credit supplement** to verify mortgage payment is current since last reported on Credit Report
- ___ **Consent to E-sign** if documents are electronically signed by borrower/s
- ___ **Settlement Services Provider List**
- ___ **Federal, State, and/or Product Specific disclosures** (GA attorney, ARM, Credit Score disclosure, etc.)
- ___ **Anti-Steering Loan Disclosure**; applies only to Lender Paid compensation plans (N/A for NDC customers)
- ___ **Hazard and/or Flood Insurance**, when applicable
- ___ **92900A**, Page 1 & 2 signed and dated by both broker and borrower(s) (Effective with FHA Case Numbers assigned 3/22/2021, the updated version of the 92900-A must be provided, no exceptions)
- ___ **Payoff Statement** to reflect due for at least current month (date funding) *If the loan will close after the 15th of the month, the payoff must be ordered on or after the 15th of the month.
- ___ **FHA Case Number** assignment with refinance authorization (all warnings must be cleared)
- ___ **CAIVRS** (if not noted on the case assignment)
- ___ **Government issued photo ID**
- ___ **Social Security verification** (all borrowers)
- ___ **FHA disclosures** (Important Notice to Homebuyer, FHA Informed Consumer Choice disclosure. Effective with FHA Case Numbers assigned 3/22/2021, the updated version of these disclosures must be provided, no exceptions)
- ___ **Bank Statements** – dated within 30 days of the loan application and must cover at least 60 days
- ___ **Previous FHA Note**
- ___ **Net Tangible Benefit** disclosure in required states (see website for details)
- ___ **Refi only - Utility bill OR** alternative documentation verifying owner occupancy by the borrower
- ___ **Other**

NOTE: This document is subject to change at any time and is intended as an aide for file submission and not for quoting policy.