

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

- _____ **DU/LPA Findings** must be released in Fannie Mae/Freddie Mac and/or run loan through FLCB website to obtain DU/LPA Findings
- _____ **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.
- _____ **Credit Report** – must be valid and the one utilized by DU/LPA to decision loan; must not expire within 10 days of submission
- _____ **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**
- _____ **Appraisal & Valuation Delivery Disclosure**, provide only if waiver for waiting period has been selected
- _____ **Affiliated Business Arrangement Disclosure**, if applicable
- _____ **Homeownership Counseling List** (must be dated)
- _____ **Home Loan Tool Kit** on purchases or refinance of construction loan only
- _____ **VA Case Number Assignment** VA Form #26-1805
- _____ **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)
- _____ **Purchase Contract with all addendums**, if applicable
- _____ **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
- _____ **Credit Inquiry letter**, if applicable
- _____ **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, 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
- _____ **VA Condo Approval and Condo Documentation**, if applicable
- _____ **Appraisal & Invoice** – please select “In Color” when uploading to Imaging (NDC Customers only)
- _____ **Appraisal Delivery Certification** (NDC customers only). See Resource Center for sample
- _____ **Certificate of Eligibility**
- _____ **VA Addendum to the URLA (92900A/26-1802a)** Pages 1 & 2 signed and dated by both, broker and borrower(s)
- _____ **Government issued Photo ID**
- _____ **Social Security Verification** (All borrowers)
- _____ **VA 26-1880** (request for COE for home loan benefits)
- _____ **Military Activation/Deployment Certification**
- _____ **CAIVRS**
- _____ **Nearest Living Relative** (Not living w/borrower, name, relationship, address, and phone #)
- _____ **Counseling checklist for military homebuyers** (26-0592) if applicant is on active duty
- _____ **VA Benefit related indebtedness** (26-8937) only in cases where the additional information from VA is needed (see [VA Circular 26-21-03](#))
- _____ **Child Care expense statement** (if child dependents)
- _____ **Payoff**, if applicable

- _____ **Bank statements** -2 mos stmts dated within 30 days app (large deposits must be sourced) or you may provide a **VOD** (Refer to guides)
- _____ **Income** – (YTD paystub dated within 30 days of the loan application, 2 years W-2, self-employed two years tax returns)
- _____ **Other:** (Divorce Decree, Gift Letter, Large Deposits, see guidelines for requirements)

NOTE: Additional conditions may apply as it is based on DU Findings and loan review by FLCB underwriter. This document is subject to change at any time and is intended as an aide for file submission and not for quoting policy.