

Initial Submission documentation – Required with new loan submissions

- Underwriting Submission Coversheet** (you can find a copy of this form in our Resource Center)
- Credit Report** – must not expire within 10 days of submission
- Initial Fees Worksheet**
- Appraisal & Valuation Delivery** Disclosure, provide only if waiver for waiting period has been selected (**NOTE:** Appraisal waivers are not allowed. See guidelines for appraisal requirements).
- Affiliated Business Arrangement** Disclosure, if applicable
- Homeownership Counseling** List (must be dated)
- Title / 12 Month chain of Title, Closing Protection Letter (CPL) and Wiring Instructions**, as applicable
- CD Contact Form**, if applicable (you can find a copy of this form in our Resource Center)
- Listing Agreement or Fully Executed Sales Contract for Subject Property**
- Initial URLA**- signed and dated by all borrowers and originator
- URLA**- matching requested loan terms if different than initial URLA
- 4506C** form signed/dated. **Tax Transcripts** will be required when tax returns are used for income (Self employed, rental income)
- 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, ARM, Credit Score disclosure, etc.)
- Hazard and/or Flood Insurance**, when applicable
- Condo documentation**, if applicable
- Reserves**, per product guidelines
- Two Months of Assets/Bank statements**, must be dated within 30 days of application (large deposits must be sourced)
- Income documentation** – (YTD paystubs dated within 30 days of loan application, 2 years W2, self-employed - 2 years personal and business returns, YTD P&L and 3 months business bank statements)
- Green Card** and/or **Visa**, when applicable
- Verbal Verification of Employment** for all borrower (Self Employed require third party verification)
- Other:** (Divorce Decree, Gift Letter, Large Deposits, see guidelines for requirements)
- Patriot Act disclosure**
- Privacy Notice**
- Servicing Disclosure**
- Copy of 1st Mortgage Note, CD, and current Mortgage Statement**
- Loan Number for new Primary Residence in Process at FLCBank

NOTE: This document is subject to change at any time and is intended as an aide for file submission and not for quoting policy. Please refer to posted guidelines for full program requirements and restrictions.