

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

- _____ **Jumbo Cover Sheet** (located in Resource Center)
- _____ **Initial URLA**- signed and dated by all borrowers and originator; include all assets & retirement accounts
- _____ **URLA** - matching requested loan terms if different than initial URLA.
- _____ **DU Findings if Using Option 1 as the underwriting method** must be released in Fannie Mae or run loan through FLCBank website to obtain DU Findings
- _____ **Broker/NDC Contact Information** – Please complete the online version located under Contacts in **Forms and Docs tab** after you import your loan. Please include any specific notes about the file to Ops on this form.
- _____ **Credit Report** – must be valid and the one utilized to decision the loan; must be dated within 30 days of the app date.
- _____ **Credit Inquiry letter**, if applicable.
- _____ **Credit supplement** to verify mortgage payment is current since last reported on Credit Report.
- _____ **Income documentation** – YTD paystubs dated within 30 days of loan application, two (2) years W-2's.
- _____ **Retirement Income** to qualify from a 401(k), IRA, or KEOGH retirement account: Option 1 requires 3- year continuance; Option 2 requires 10-year continuance to be documented and verified.
- _____ **Rental Income** requirements:
 - Option 1 follows Fannie Mae rental income requirements.
 - Option 2 requires landlord history of at least 2 years for underwriting option 2; otherwise, rental income can only offset the mortgage payment.
- _____ **All applicable asset statements**, including all pages of personal checking & savings account statements; all pages of asset statements 401K, IRA, Stocks, Bonds, Mutual Funds statements. Most recent two months or quarterly statement dated within 30 days of application.
- _____ **Self-Employment:** At a minimum, must provide 2 years of personal and business tax returns with all schedules, signed YTD P&L and Balance Sheet dated within 120 days from loan closing is required regardless of corporate/business structure.
- _____ **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 FLCBank
- _____ **Other:** (Divorce Decree, Gift Letter, Large Deposits, verification of rent for the past 24 months, LOX for any employment gap ≥ 30 days)
- _____ **Appraisal & Valuation Delivery Disclosure**, provide only if waiver for waiting period has been selected
- _____ **AIR – Appraiser Independence Requirement form** (Type B broker & NDC customers only)
- _____ **Appraisal, Invoice, UCDP Findings and SSR Report** – please select “In Color” when uploading to Imaging (NDC Customers only)
- _____ **Purchase Contract with all addendums**, if applicable.
- _____ **Affiliated Business Arrangement** Disclosure, if applicable.
- _____ **Title / 12 Month chain of Title, Closing Protection Letter (CPL), Settlement Agent prepared Fee Sheet and Wiring Instructions** as applicable.
- _____ **LE** – provide ALL LE's from your LOS and any Change of Circumstance forms, if applicable.
- _____ **FLCBank Intent to Proceed**, signed and dated by at least one borrower (NDC only)
- _____ **Homeownership Counseling List (evidence must be dated)** (NDC only)
- _____ **Home Loan Tool Kit** on purchases or refinance of construction loan only (NDC only)
- _____ **Federal, State, and/or Product Specific disclosures** (GA attorney, LPMI, ARM, Credit Score disclosure, etc.)
- _____ **CHARM Booklet (Consumer Handbook on Adjustable-Rate Mortgages)** must be provided to consumer within 3 days of application date. (NDC only)
- _____ **CD Contact Form**, if applicable (you can find a copy of this form in our Resource Center).
- _____ **Consent to E-sign** if documents are electronically signed by borrower(s).
- _____ **Anti-Steering Loan Disclosure**; applies only to Lender Paid compensation plan.
- _____ **Hazard and/or Flood Insurance**, if applicable.
- _____ **Payoff**, if applicable.

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