

**Initial Submission documentation – Required with new loan submissions**

- \_\_\_\_ **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 the loan
- \_\_\_\_ **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
- \_\_\_\_ **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
- \_\_\_\_ **Title / 12 Month chain of Title, Closing Protection Letter (CPL), Settlement Agent Fee Sheet and Wiring Instructions**
- \_\_\_\_ **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 [loan](#) 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 FLCBank
- \_\_\_\_ **Credit Inquiry letter**, if applicable
- \_\_\_\_ **Credit supplement** [if applicable](#)
- \_\_\_\_ **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, LPMI, 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
- \_\_\_\_ **Condo documentation**, if applicable
- \_\_\_\_ **Appraisal, Invoice, UCDP Findings and SSR Report** – please select “In Color” when uploading to Imaging (NDC Customer only)
- \_\_\_\_ **Appraisal Delivery Certification** (NDC customers only). See Resource Center for sample
- \_\_\_\_ **Reserves**, per guidelines
- \_\_\_\_ **Payoff**, if applicable
- \_\_\_\_ **Bank statements** must be dated within 30 days of application (large deposits must be sourced) **or** VOD
- \_\_\_\_ **Income documentation** – (YTD paystubs within 30 days of application, 2 yrs. W2, SE 2 years personal and business)
- \_\_\_\_ **Other:** (Divorce Decree, Gift Letter, Large Deposits, see guidelines for requirements)

NOTE: Additional conditions may apply based on DU/LPA Findings and 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.