

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

- \_\_\_\_\_ **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** – A mortgage only tri-merged credit report is required with credit scores and it must not expire within 10 days of submission
- \_\_\_\_\_ **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**
- \_\_\_\_\_ **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 [loan](#) originator
- \_\_\_\_\_ **URLA**- matching requested loan terms if different than initial 1003
- \_\_\_\_\_ **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
- \_\_\_\_\_ **Consent to E-sign** if documents are electronically signed by borrower/s
- \_\_\_\_\_ **Property Tax Certification**
- \_\_\_\_\_ **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
- \_\_\_\_\_ **2055 Exterior Appraisal or AVM** (required on Non-Owner Occupied only) – please select “In Color” when uploading to Imaging (NDC Customers only)
- \_\_\_\_\_ **Appraisal Delivery Certification** (NDC customers only). See Resource Center for sample (required on Non-Owner Occupied only)
- \_\_\_\_\_ **VA IRRRL case assignment** aka Prior Loan Validation via WEBLGY
- \_\_\_\_\_ **VA IRRRL Worksheet** (VA 26-8923)
- \_\_\_\_\_ **Servicing Disclosure Statement**
- \_\_\_\_\_ **Initial Veteran's Statement a/k/a Comparison Letter dated within 3 days of loan application.**
- \_\_\_\_\_ **Flood Certification**
- \_\_\_\_\_ **Clear CAIVRS**
- \_\_\_\_\_ **Lender Certification for payment increase dated within 3 days of loan application** (only required if the new mortgage payment is increasing by 20% or more).
- \_\_\_\_\_ **Government issued Photo ID**
- \_\_\_\_\_ **Social Security Verification** (All borrowers)
- \_\_\_\_\_ **Federal Collection Policy Notice** (VA 26-0503)
- \_\_\_\_\_ **Verbal VOE completed 10 business days prior to Note date**
- \_\_\_\_\_ **COE – Certificate of Eligibility**
- \_\_\_\_\_ **Nearest Living Relative** (Not living w/borrower, name, relationship, address, and phone #)
- \_\_\_\_\_ **VA Benefit related indebtedness** (26-8937) only in cases where the additional information from VA is needed (see [VA Circular 26-21-03](#))
- \_\_\_\_\_ If credit qualify IRRRL (**child care statement, income, IRS Transcripts**)
- \_\_\_\_\_ **RESPA disclosures**
- \_\_\_\_\_ **Payoff statement\*** If the loan will close after the 15<sup>th</sup> of the month, the payoff must be ordered on or after the 15<sup>th</sup> of the month that loan will close.
- \_\_\_\_\_ **Copy of existing VA loan note**
- \_\_\_\_\_ **Other**

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