

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 FLCBank website to obtain DU/LPA Findings
- ☐ **Client Contact Information form** – Please complete the [Broker/NDC Contact Information screen](#) 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; must not expire within 10 days of submission. [Also, a credit report required if the non-purchasing spouse resides in a community property state or if subject property is located in a community property state. 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**
- ☐ **Appraisal & Valuation Delivery** Disclosure, provide only if waiver for waiting period has been selected
- ☐ **Affiliated business Arrangement** Disclosure, if applicable
- ☐ **Homeownership Counseling** Disclosure (must be dated)
- ☐ **Home Loan Tool Kit**, purchases only
- ☐ **Title / 12 Month chain of Title, Closing Protection Letter (CPL)**, and 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
- ☐ **Amendatory Clause & Real Estate Certification** for all purchase transactions
- ☐ **Initial URLA**- signed and dated by all borrowers and loan originator
- ☐ **URLA**- matching requested loan terms if different than initial URLA
- ☐ **4506-C 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**
- ☐ **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, 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
- ☐ **FHA Condo Approval and Condo documentation**, if applicable
- ☐ **Appraisal, Invoice and the FHA SSR**– please select “In Color” when uploading to Imaging (NDC Customers only)
- ☐ **Appraisal Delivery Certification** (NDC customers only). See Resource Center for sample
- ☐ **92900A-HUD Addendum to Uniform Residential Loan Application**: Pages 1 & 2 signed and dated by [the](#) borrower(s)

- _____ **Payoff**, if applicable
- _____ **FHA Case Number** assignment (all warnings must be cleared). [The FHA](#) Refinance Authorization needed, if paying off an existing FHA mortgage
- _____ **CAIVRS** (if not noted on the case assignment)
- _____ **Government issued Photo ID**
- _____ **Social Security verification** (all borrowers)
- _____ **FHA disclosures** (Important Notice to Homebuyer, FHA Informed Consumer Choice disclosure.
- _____ **Income documentation** – (YTD paystubs dated within 30 days of loan application, 2 years W2, self-employed 2 years personal and business)
- _____ **Bank Statements** – Must be dated within 30 days of the loan application and reflect the last 60 days
- _____ **Net Tangible Benefit** disclosure in required states (see website for details)
- _____ **Refi only - Utility bill or Income Documentation** if owner occupied. If a cash out refinance, the borrower must have owned and occupied the property for the most recent 12 months from the FHA case assignment date.
- _____ **Other:** (Divorce Decree, Gift, Large Deposits, [refer to the](#) guidelines for requirements)

NOTE: Additional conditions may apply based on FHA Guidelines 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.