

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

- ___ **Credit Report – Credit Qualifying Streamline:** Tri-merge credit report is required. Also, a credit report is 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.
- ___ **Credit Report – Non-Credit Qualifying Streamline:** Tri-merge credit report that provides credit scores and mortgage history. Must not expire within 10 days of submission.
- ___ **Client Contact Information form** – Please complete the [Broker/NDC Contact Information screen](#) located under Forms and Docs after you import your 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**
- ___ **Affiliated Business Arrangement** Disclosure, if applicable
- ___ **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 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 (only required for credit qualifying)
- ___ **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
- ___ **92900A-HUD Addendum to Uniform Residential Loan Application:** Pages 1 & 2 signed and dated by the borrower(s).
- ___ **Payoff** Statement to reflect due for at least current month (date funding) *If the loan will close after the 15th of the month, the payoff must be ordered on or after the 15th of the month.
- ___ **FHA Case Number** assignment with refinance authorization (all warnings must be cleared)
- ___ **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.
- ___ **Bank Statements** – dated within 30 days of the loan application and must cover at least 60 days
- ___ **Previous FHA Note**
- ___ **Net Tangible Benefit** disclosure in required states (see website for details)
- ___ **Refi only - Utility bill OR** alternative documentation verifying owner occupancy by the borrower
- ___ **Other**

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