

**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** List (must be dated)
- \_\_\_\_\_ **Home Loan Tool Kit** on purchases or refinance of construction loan only
- \_\_\_\_\_ **VA Case Number Assignment** VA Form #26-1805
- \_\_\_\_\_ **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)
- \_\_\_\_\_ **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
- \_\_\_\_\_ **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**, 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, 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
- \_\_\_\_\_ **VA Condo Approval and Condo Documentation**, if applicable
- \_\_\_\_\_ **Appraisal & Invoice** – please select “In Color” when uploading to Imaging (NDC Customers only)
- \_\_\_\_\_ **Appraisal Delivery Certification** (NDC customers only). See Resource Center for sample
- \_\_\_\_\_ **Certificate of Eligibility**
- \_\_\_\_\_ **Government issued Photo ID**
- \_\_\_\_\_ **Social Security Verification** (All borrowers)
- \_\_\_\_\_ **VA 26-1880** (request for COE for home loan benefits if restoration of entitlement is needed)
- \_\_\_\_\_ **Military Activation/Deployment Certification**
- \_\_\_\_\_ **CAIVRS**
- \_\_\_\_\_ **Nearest Living Relative** (Not living with the veteran: name, relationship, address, and telephone number)
- \_\_\_\_\_ **Counseling checklist for military homebuyers** (26-0592) if applicant is on active duty
- \_\_\_\_\_ **VA Benefit related indebtedness** (26-8937) only in cases where additional information from VA is needed (see [VA Circular 26-21-03](#))
- \_\_\_\_\_ **Child Care expense statement** (if child dependents)
- \_\_\_\_\_ **Payoff**, if applicable

- \_\_\_\_\_ **Bank statements** - Must be dated within 30 days of the loan application and reflect the last 60 days (large deposits must be sourced) or you may provide a **VOD** (Refer to guides).
- \_\_\_\_\_ **Income** – (YTD paystub dated within 30 days of the loan application, 2 years W-2, self-employed two years tax returns)
- \_\_\_\_\_ **Other:** (Divorce Decree, Gift Letter, Large Deposits, [refer to the](#) guidelines for requirements)

NOTE: Additional conditions may apply as they are based on VA requirements 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.