

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 – Non-Credit Qualifying IRRRL:** A mortgage only tri-merged credit report is required with credit scores, and it must not expire within 10 days of submission.
- _____ **Credit Report – Credit Qualifying IRRRL:** 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.
- _____ **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 the requested loan terms if different than initial 1003
- _____ **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
- _____ **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 with the veteran: name, relationship, address, and telephone number)

- _____ **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 is to close after the 15th of the month, the payoff must be ordered on or after the 15th 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 aid for file submission and not for quoting policy.