

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

- _____ **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 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
- _____ **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
- _____ **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, LPMI, 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
- _____ **Condo documentation**, if applicable
- _____ **Appraisal, Invoice, UCDP Findings and SSR Report** – please select “In Color” when uploading to Imaging (NDC Customers only)
- _____ **Appraisal Delivery Certification** (NDC customers only). See Resource Center for sample
- _____ **Reserves**, per guidelines
- _____ **Payoff**, if applicable
- _____ **All applicable asset statements**, including all pages of personal checking & savings account statements (most recent 60 days); all pages of borrower(s) 401K, IRA, Stocks, Bonds, Mutual Funds statements (most recent two months or quarterly, whichever applies); all pages of any other asset statements that are being used to meet the reserve requirements for this product.
- _____ **Income documentation** – (YTD paystubs dated within 30 days of loan application, 2 years W-2's, 2 years personal and business for self-employed borrowers along with P&L, balance sheet and 3 months of business banks statements)

NOTE: Additional conditions may apply after the loan is reviewed 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.