

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.
- ☐ **Appraisal, Invoice, UCDP Findings and SSR Report** – please select “In Color” when uploading to Imaging (NDC Customers only)
- ☐ **Appraisal & Valuation Delivery** Disclosure, provide only if waiver for waiting period has been selected
- ☐ **Appraisal Delivery Certification** (NDC customers only). See Resource Center for sample
- ☐ **Affiliated Business Arrangement** Disclosure, if applicable
- ☐ **Anti-Steering Loan Disclosure**; applies only to Lender Paid compensation plans (N/A for NDC customers)
- ☐ **Bank Statements/Asset Statements**, including all pages of personal checking & savings account statements, borrower(s) 401K, IRA, Stocks, Bonds, Mutual Funds statements (most recent two months or quarterly, whichever applies); EMD: copy of canceled check and bank statement showing funds have cleared or other documentation as applicable.
- ☐ **CD Contact form**, if applicable (you can find a copy of this form in our Resource Center)
- ☐ **Credit Report** – must be dated within 30 days of loan application
- ☐ **Credit Inquiry letter** if applicable
- ☐ **Credit supplement** if applicable
- ☐ **Consent to E-sign** if documents are electronically signed by borrower/s
- ☐ **Condo documentation**, if applicable
- ☐ **Copy of the second lien Note is required for all new and resubordinating second lien on the subject property**
- ☐ **DU Findings** – For Fixed Rate Option ONLY
- ☐ **Federal, State, and/or Product Specific disclosures** (GA attorney, LPMI, ARM, Net Benefit, Credit Score disclosure, etc.)
- ☐ **FLCBank Intent to Proceed**, signed and dated by at least one borrower
- ☐ **Hazard and/or Flood Insurance**, when applicable
- ☐ **Homeownership Counseling List** (must be dated)
- ☐ **Home Loan Tool Kit** on purchases or refinance of construction loan only
- ☐ **Income documentation** – YTD paystubs dated within 30 days of loan application, W-2's, 2 years personal, business tax returns and Self Employment Income Analysis worksheet, if applicable for self-employed borrowers
- ☐ **Initial Fees Worksheet**
- ☐ **Initial URLA**- signed and dated by all borrowers and loan originator
- ☐ **LE** – provide ALL LE's from your LOS and any Change of Circumstance forms, if applicable.
- ☐ **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
- ☐ **Payoff**, if applicable
- ☐ **Purchase Contract with all addendums**, including the Buyer-Broker Agreement
- ☐ **Settlement Services Provider List**
- ☐ **Title / 12 Month chain of Title, Closing Protection Letter (CPL), and Settlement Agent prepared Fee Sheet and Wiring Instructions** as applicable
- ☐ **URLA**- matching requested loan terms if different than initial URLA

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.