

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

- ☐ **Jumbo Cover Sheet** (located in Resource Center)
- ☐ **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.
- ☐ **URLA** - matching requested loan terms if different than initial URLA.
- ☐ **Initial URLA**- signed and dated by all borrowers and loan originator; include all assets & retirement accounts
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- ☐ **Condo documentation, if applicable**
- ☐ **Credit Report** – must be valid and be dated within 30 days of the app date.
- ☐ **Credit Inquiry letter**, if applicable.
- ☐ **Credit supplement**, if applicable.
- ☐ **Income documentation** – (YTD paystubs dated within 30 days of loan application, two (2) years W-2s, [two \(2\) years](#) personal and business for self-employed borrowers along with P&L, balance sheet and 3 months of business banks statements.
- ☐ **All applicable asset statements**, including all pages of personal checking & savings account statements; all pages of asset statements 401K, IRA, Stocks, Bonds, Mutual Funds statements. Most recent two months or quarterly statement dated within 30 days of application. If quarterly is not within 30 days of application, include updated print out with URL on page. Check guidelines for reserve requirements.
- ☐ **4506-C form**, signed/dated (NDC please obtain pre-filled form in the Resource Center) Wholesale clients – The completed form will be included in the Initial Disclosure package prepared by FLCBank
- ☐ **Appraisal Delivery Disclosure** (NDC customers only). See Resource Center for sample
- ☐ **Appraisal, Invoice, UCDP Findings and SSR Report** – please select “In Color” when uploading to Imaging (NDC Customers only)
- ☐ **Purchase Contract with all addendums**, if applicable.
- ☐ **Affiliated Business Arrangement** Disclosure, if applicable.
- ☐ **Title / 12 Month chain of Title, Closing Protection Letter (CPL)**, Settlement Agent prepared Fee Sheet and Wiring Instructions as applicable.
- ☐ **LE** – provide ALL LE’s from your LOS and any Change of Circumstance forms, if applicable.
- ☐ **FLC Bank Intent to Proceed**, signed and dated by at least one borrower (NDC only)
- ☐ **Homeownership Counseling List** (must be dated)
- ☐ **Home Loan Tool Kit** on purchases or refinance of construction loan only (NDC only)
- ☐ **Federal, State, and/or Product Specific disclosures** (GA attorney, LPMI, ARM, Credit Score disclosure, etc.)
- ☐ **CHARM Booklet (Consumer Handbook on Adjustable-Rate Mortgages)** must be provided to consumer within 3 days of application date. (NDC only)
- ☐ **CD Contact Form**, if applicable (you can find a copy of this form in our Resource Center).
- ☐ **Consent to E-sign** if documents are electronically signed by borrower(s).
- ☐ **Settlement Services Provider List**
- ☐ **Anti-Steering Loan Disclosure**; applies only to Lender Paid compensation plan.
- ☐ **Hazard and/or Flood Insurance**, if applicable.
- ☐ **Payoff**, if applicable.
- ☐ **Reserves**, per guidelines.

**NOTE:** Additional conditions may apply as it is based on 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.