

Stacking Order (Optional)

Legal Package

EXECUTED LEGAL DOCUMENTS

Copy of Note
Copy of Allonge
Deed of Trust / Mortgage
Riders (if applicable)
Grant Deed / Warranty Deed / Interposal Deed (if applicable)
Signature Affidavits
All Disclosed Closing Disclosures
All disclosed Loan Estimates & Applicable Change of Circumstance
Borrower's Intent to proceed with Loan Estimate
Initial Impound Disclosure
First Payment Letter
Tax Information Worksheet
Notice of Right to Cancel (if refinance)
4506-T
W9
Final 1003
Final 92900A
Compliance Agreement
Occupancy Notice (if applicable)
Customer Identification Verification form (with copies of IDs)
Flood Cert
Hazard Insurance
Flood Insurance (if applicable)
Borrowers Authorization
Appraisal / Valuation Acknowledgement

Disclosures

PMI Disclosure (if applicable)
Patriot Act Form
Fair Lending Notice (California Only)
Equal Opportunity Act
Privacy Policy / Opt Out
Flood Hazard Determination (if applicable)

IF FHA

Addendum to the HUD
FHA Amendatory Clause
Broker/Agent Certification
FHA Important Notice to Home Buyers

Legal Package

IF FHA

FHA Homeownership Counseling
Acknowledgement (if applicable)
FHA Informed Consumer Choice
All other additional documents as required by
FHA

Credit Package

APPLICATION & LOAN TRANSMITTAL

Lender's Underwriting Approval
DU / LP / Scorecard Findings
1008 / 92900LT Transmittal/26-6393 VA Loan
Analysis- Typed
1003- Typed
92900A /1802a Addendum- Typed
Copy of Identity docs: Social Security Card, Driver's License,
Resident Alien Card, Work Authorization Card
Initial 1003
Initial 92900A /1802a Addendum (1802a required if VA
Purchase or Cash Out)
IRRRL Worksheet (VA 26-8923), if VA IRRRL
FHA Streamline worksheet, if Streamline FHA
FHA Screen Shots:
A. Case Query
B. Borrower Address Change
C. Case
D. Refinance
Authorization Screen
E. LDP/GSA Screen Shots if FHA or Conventional

CREDIT

Credit Report, Credit Supplements, VOM, VOR, cancelled checks
Any additional LOE's regarding File
MI Certification
Satisfactions of tax liens, collections, judgments
Spouse's Borrower Authorization completed (including birthdate, SSN, address and signature)
Spouse's Credit Report (Non-Signing Spouse)
Electronic Fraud Detection / QC Report (example: FraudGuard or LoanSafe)
Bankruptcy Discharge and Bankruptcy Docs
Divorce Docs
Child care letter (if VA and child under 12)

Stacking Order (Optional)

Credit Package

INCOME

Tax Transcripts
Paystubs and W2s
VVOEs (on all loans including Streamline and IRRRL)
Tax Returns
Departure Property Docs

ASSETS

EMD Deposit Receipt/ Copy of Cancelled Check
Executed Gift Letter and Tracking of Transfer of Gift Funds
Bank Statement(s)
Tracking /Source of Large Deposits

Evidence of Liquidation terms from Retirement Administrator
INSURANCE AND PAYOFFS:
Insurance (Hazard, HO-6 and Flood if applicable)
Payoff Statements
PROJECT DOCUMENTS
Condo HOA Cert
Evidence project approved VA and FHA

If VA

VA Determination of Reasonable Value
Verification of VA Benefits (VA form 26-8937)
Verify Entitle amount from Certificate of Eligibility (not required for VA IRRRLs)
VA Loan Summary (not required for VA IRRRLs)
VA Loan Analysis (not required for VA IRRRLs)
VA Certificate of Loan Disbursement
VA Child Care Disclosure (not required if children are above 13 years old)
VA Nearest Living Relative
VA IRRRL Worksheet (only for VA IRRRLs)
VA Old Vs. New loan disclosure (Only for VA IRRRLs)

APPRAISAL AND TITLE

FHA Amendatory Clause/RE Certification fully executed-dated
at time of contract
Purchase agreement (if applicable) and all addendums
Subordinate Financing- Note and Deed of Trust
Escrow Instructions
Prelim- including: ALTA Address Supplement, Tax Cert, Plat Map,
Wiring Instructions
POA (Alive and Well Certification if applicable on VA)
Termite Report and Clearance
New Construction Docs
Appraisal Logging
928005b Conditional Commitment
Request for Determination of Value (VA 26-1805), if VA
Notice of Value (NOV), if VA
Appraisal invoice
Appraisal(s)
CIR/1004D – 2nd appraisal or AVM if applicable