

FILE STACKING ORDER

- SUBMISSION FORM
- COVER LETTER
- FNMA 1008, TRANSMITTAL SUMMARY
- TYPED 1003
- INITIAL HANDWRITTEN 1003 LOAN APPLICATION
- CREDIT:**
 - CREDIT REPORT AND SUPPLEMENTS
 - CREDIT EXPLANATION
 - DIVORCE PAPERS ALL DOCUMENTS-FINAL (If Needed)
 - COMPLETE BK PAPERS (If Needed)
 - RENTAL HISTORY (If Needed)
 - MORTGAGE RATING (If Needed)
- INCOME DOCUMENT:**
 - VOE'S – 2 YEARS VERIFIED
 - PAYSTUBS – 2 MOST CURRENT AND RECENT 2 YEARS W-2s
 - 2 YEARS CORPORATE RETURNS AND CURRENT YTD P&L, K-1'S
 - OTHER SELF-EMPLOYED APPLICANTS-1040 WITH ALL THE SCHEDULES
(VERIFICATION OF ADDITIONAL INCOME.)
 - 6, 12, or 24 MONTHS PERSONAL BANK STATEMENTS. (For Ez doc 6 or 12 month)
- ASSET:**
 - VOD'S or Min. 2 month Bank St. for each account
 - MIN. 2 MONTHS STATEMENTS FROM EACH ACCOUNT. (CHECKING, SAVINGS, 401K,
STOCKS, BONDS. etc)
 - GIFT LETTER AND VERIFICATION OF DONOR ABILITY
 - IF ASSETS ARE FROM SALE OF PROPERTY NEED FINAL HUD
- MISC.**
 - RENTAL AGREEMENT / PURCHASE AGREEMENT (With all counter offers)
 - ESCROW INSTRUCTION AND DEPOSIT RECEIPTS (CERTIFIED COPY OF CASHIER'S
CHECK)
 - PRELIMINARY TITLE REPORT.
 - CONDO/PUD DOCUMENTS & H.O.A CERTIFICATION
 - APPRAISAL (442 CERTIFICATION OF COMPLETION AND RENTAL SURVEY IF NEEDED).
 - FLOOD ZONE CERTIFICATION
- COMPLIANCES:**
 - ECOA, FAIR LENDING, REG Z AND GOOD FAITH (2 PAGES), BORROWER AUTH.,
RIGHT TO RECEIVE APPRAISAL, SERVICING DISCLOSURE (2 PAGES)

PLEASE SEND ONE COMPLETE ORIGINAL AND ONE COPY PACKAGE