



Correspondent Closed Loans
STACKING ORDER

Closing Package- Uploaded to "Closing Package"

- Wiring Instructions
Closing Instructions
Hazard Policy with proof paid
Hazard Insurance letter transferring to our name
Flood Insurance Policy with proof paid
Flood Insurance letter transferring to our name
Flood Cert (Life of Loan)
Flood Determination Form signed by borrowers
Final Signed 1003 Including HUD Addendum to App on FHA/VA & Seller Cert
PMI Certificate (and proof of activation) - If applicable
Mortgage Note - Original endorsed to us
Mortgage Deed of Trust (Must be MERS)
Mortgage Riders
1-4 Family/NOO
PUD Rider
Condo Rider
2nd Home Rider
ARM Rider
First Lien Letter
QM Closing Fee Worksheet
HIGH COST TESTS (QM, HPCT, HPML, state, Fannie/Freddie, federal, etc.)
Short Form/Final Title Policy (With ALTA 9 coverage) if available
Title Commitment with 12-month chain of title (copy of all deeds)
Closing Protection Letter specific to loan transaction
Final CD Signed by all parties
HUD Addendum-Signed by all parties (FHA purchases) & Seller Cert
Mortgage Payment Letter
Itemization of Amount Financed
Initial Escrow Statement
Tax Certification signed by title agent
Agreement for Direct Payment of Taxes if Escrow Waiver
Notice of Right to Cancel (refi on Owner Occ)
Warranty/Transfer/Quit Claim Deed from seller to our borrowers
Hotel and Transient Disclosure (FHA 2-4 family and Condo)
SSA Authorization to Release
ARM Disclosure (If Applicable)
Agreement for Direct Payment of Taxes if Escrow Waiver
IRS Form W9
IRS Form 4506
RESPA Servicing Disclosure/Notice of Transfer
Name Affidavit
Picture ID or Borrower Identification Form
Errors and Omissions
Occupancy Affidavit (not required on NOO)
Survey or proof title issued with ALTA 9 Survey Coverage
Disbursement Checks/Ledger
Power of Attorney/Trust documentation if applicable
All PayOffs
All State Specific Closing Disclosures

Additional Docs For FHA Loans

- Termite Inspection (Property) if required signed by all parties
Proof of Upfront MIP Payment Made
FHA Insurance Application to show SUCCESS
Proof that loan is insured
Important Notice to Homebuyer (Disclosure)
Notice to Homeowner (Disclosure)

Additional Docs For VA Loans

- Termite Inspection signed by all parties
Proof loan insured and VA Funding Fee Paid
Federal Collection Policy
Nearest Living Relative
VA Funding Fee Certification
Certificate of Loan Disbursement
Counseling Checklist for Military (enlisted purchase only)
Interest Rate / Disclosure notice (Refi)
Old Vs New (Refi)

Additional Documents for RD Loans

- 1980-21- Request for Loan Guarantee
1980-18- Conditional Commitment
1980-19- Guarantee Loan Closing Report
Proof Funding Fee paid (copy of check acceptable)
GUS -AUS- showing Eligible Accept

- RD- 1980-17 Original Note Guarantee from RD to show Insured if loan is already insured

Additional Documents for New Construction Loans

- HUD approved 10 yr warranty required - fully executed application and proof of payment
Termite/Soil Treatment- fully completed HUD NPCA-99a and 99b
FHA Builder Cert Form-Completed and signed by builder
Initial Building Permit
Final C of O

Credit Package: Uploaded to "Unfiled"

- 1008/FHA 1008 Transmittal/RD Conditional Commitment/VA Loan Analysis
FHA Case Number Assignment
DU/LP/GUS Findings (Must match how Loan was closed)
Original Uniform Residential Mortgage Application
FHA/VA FHA Uniform Residential Mortgage Addendum
FHA FHA Conditional Commitment

Credit:

- Credit Report (tri-merged)- Must show OFAC clear
Credit Explanation Letters
CREDIT DISCLOSURE-NO NEW DEBT- EVIDENCE OF WHAT WAS USED TO VERIFY NO NEW DEBT
Bankruptcy Papers/Discharge Papers
Divorce Decree
Lease Agreement/Copy of Taxes & Insurance of Properties Owned F&C/CD - Sale of Current Home
Verification of Mortgage/Rent/Land Contract
Child Support, Friend of the Court Letter
Evidence all Exclusionary Lists checked (i.e.: CAIVRE, LDP/SAM, Appraiser, LO, etc.)
Subordinate Financing Information
FraudGuard

Employment:

- Verification of Employment (VOE)
Current Paystubs (30 days worth)
W2's (last 2 years)
Profit and Loss Statement
1040's (Federal Tax Returns Only)
Social Security Award Letters
Pension Income Documentation
Tax Transcripts from IRS Supporting Income docs used
Verbal VOE

Assets:

- Verification of Deposit (VOD)
Bank Statements
Gift Letter with Supporting Documentation
CD on Sale of Old Home
Evidence & Source of EMD (Earnest Money Deposit)
401k/Stocks/Bond Statements or Copies

Property:

- Appraisal and (Appraisal log in for FHA) - in COLOR .PDF
Value- Supporting Documents - AVM if applicable
Copy of Appraiser License and E & O Insurance
SSR Successful for both Fannie and Freddie
Appraisal Disclosure Notice
Purchase Agreement fully executed
FHA/VA PA Addendum (signed by all parties)
Lead Base Paint Disclosure
Seller's Disclosure
USPS to verify property Address

Disclosures:

- Loan Estimates - Provide All w/Change of Circumstance (CofC)
Intent to Proceed and all Changed Circumstance Disclosure
Borrowers Certification and Authorization
Financial Privacy Act/EOA/Social Security Disclosure
RESPA Servicing Disclosure
4506T fully executed
Credit Score/ Risk Based Pricing Disclosure
All Product Specific Disclosures
Arm Disclosure if applicable
All other Federal/State specific origination disclosures
Homeownership Counseling
Econsent
Affiliated Business Disclosure
Lock Confirmation (State Specific)