



CBC MORTGAGE AGENCY STACKING ORDER & CHECKLIST

IMPORTANT NOTE: MUST PROVIDE BOTH INITIAL & FINAL FOR ALL FHA REQUIRED FORMS & DISCLOSURES

CREDIT STACKING ORDER

Legible Electronic Copies for all Documents Required

- _____ AUS
- _____ DE LOE for Excessive Runs of DU, if applicable
- _____ 1008/92900-LT
- _____ 92800-5B DE Conditional Commitment

- _____ 92900-A Addendum to URLA
- _____ 92900-B Important Notice to Homebuyer
- _____ URLA/1003 for 1st - Initial & Final
- _____ URLA/1003 for 2nd

CREDIT REPORTING DOCUMENTATION

- _____ Credit Report
- _____ Soft pull credit within 10 days of Close
- _____ All credit related LOEs (including LOEs for Credit Inquiries)
- _____ All other credit related documentation, i.e., BK docs, Divorce Decree, VOM, VOR

INCOME DOCUMENTATION

- _____ Income Analysis Worksheet
- _____ All Verifications of Employment (including VVOE within 10 days of Note date)
- _____ Paystubs
- _____ 2 Yrs IRS Tax 1040 &/or W2 Transcripts
- _____ 2 Yrs W2, 1040s, 1099s
- _____ YTD Profit and Loss, if applicable
- _____ 2 yrs Business tax returns
- _____ Social Security, Pension, Other Income Documentation

_____ Any LOEs related to Borrower's Income

ASSET DOCUMENTATION

- _____ VODS
- _____ Bank Statements
- _____ Gift Letters
- _____ Copy of gift funds check & deposit receipt
- _____ Copy of cancelled EMD check
- _____ CBCMA Gift Letter, if applicable
- _____ Funds Access Letter for Joint Account Holder, if applicable

_____ Any LOEs related to Borrower's Assets

PROPERTY/TRANSACTION DOCUMENTATION

- _____ Purchase Contract
- _____ All Addendums to Purchase Contract
- _____ FHA Real Estate Certification & Amendatory Clause

- _____ For Your Protection, Get A Home Inspection
- _____ Copy of Earnest Money Deposit (EMD)
- _____ Preliminary Title Commitment (including 24 mo. chain of title & survey)

- _____ Flood Zone Certification
- _____ Appraisal Report / URAR
- _____ 442/1004 Final Inspection
- _____ Wood Destroying Insect Infestation Report
- _____ Subterranean Termite Treatment Report, if applicable

IF NEW CONSTRUCTION:

- _____ HUD-92541 Builder's Certification of Plans, Specifications, and Site
- _____ HUD-92544 Warranty of Completion of Construction
- _____ Building Permit/Early Start Letter
- _____ Certificate of Occupancy
- _____ HUD-NPMA-99-A Subterranean Termite Protection Builder's Guarantee, if applicable
- _____ HUD-NPMA-99-B
- _____ Appraisal UCDP Submission Summary Report
- _____ Appraisal Logging/EAD
- _____ Borrower Acknowledgment of Receipt of Appraisal
- _____ Notice of Right to Copy of Appraisal

CLOSING STACKING ORDER

- _____ Loan Estimate: All Loan Estimates, 1st & 2nd mortgages, stacked beginning with Initial LE followed by all Revised LEs
- _____ Settlement Services Providers List
- _____ Intent to Proceed
- _____ All Changes Of Circumstance (COCs)
- _____ All Closing Disclosures 1st & 2nd mortgages (Initial & Final) inclding, Seller signed CD
- _____ Addendum to Closing Disclosure
- _____ Fully Executed Settlement Certification
- _____ Settlement Statement (HUD 1)
- _____ Wire Instructions
- _____ Closing Protection Letter
- _____ Note with Allonge, 1st & 2nd
- _____ Certified copy of Mortgage/Deed of Trust - Original will be a trailing document

- _____ Copy of Warranty Deed
- _____ Lender/Settlement Agent Closing Instructions
- _____ Tax Record Information Worksheet

- _____ Evidence of Hazard Insurance
- _____ Evidence of Flood Insurance, if applicable
- _____ First Payment Letter
- _____ Initial Escrow Account Disclosure
- _____ Amortization Schedule
- _____ Hazard Insurance Requirements & Authorization
- _____ Notice of Property in Special Flood Hazard Area, if applicable
- _____ Flood Insurance Addendum to Servicing Disclosure, if applicable
- _____ Notice of Transfer, Assignment or Sale of Servicing
- _____ Notice of Furnishing Negative Information
- _____ Undisclosed Debt Acknowledgement
- _____ Informed Consumer Choice Disclosure Notice
- _____ FHA/VA Notice to Applicants_Financial Privacy
- _____ FHA Identity of Interest
- _____ HUD Appraised Value Disclosure

- _____ No HUD Warranty_Existing Properties
- _____ Borrower Certification & Authorization and Compliance Agreement
- _____ Home Ownership Counseling w/HUD Approved List
- _____ Occupancy Affidavit
- _____ Notice to Homeowner Assumption of HUD/FHA
- _____ Insured Mortgage
- _____ Loan Application Attestation

- _____ Mailing Address Verification Form
- _____ SSA-89 Authorization for Social Security Administration Release of Information
- _____ Executed 4506T

- _____ W9
- _____ All Other Required State & Fed Regulatory Disclosures
- _____ Disclosure Tracking
- _____ E-Sign Consent, if applicable
- _____ USA Patriot Act & Borrower I.D. Documents

- _____ CBCMA Quality Control Release Form
- _____ CBCMA Secondary Financing Disclosure, if applicable

_____ CBCMA Letter from President

- _____ Loan Commitment/Approvals
- _____ AMI Worksheet, if applicable
- _____ Fraud/Risk Management Report

- _____ QM/High Cost Fees Test
- _____ MRI Funding Obligation Letter
- _____ Case Number Assignment
- _____ CAIVRS

- _____ Case Query or MIC
- _____ LDP/GSA