

## **PBM SUBMISSION STACKING ORDER**

### **SUBMISSION DOCUMENTS:**

- COVER SHEET
- MORTGAGE SUBMISSION/FEE DEMAND
- 1008 TRANSMITTAL SUMMARY / FHA – MCAW (92900-WS) \*VA LOAN ANALYSIS (26-63930\*
- DESKTOP APPROVAL (DU)
- 1003 FINAL TYPED
- FHA HUD/VA ADDENDUMS\*
- SCHEDULE OF REAL ESTATE OWNED
- 1003 ORIGINAL HANDWRITTEN & HUD/VA ADDENDUMS
- RELATIONSHIP LETTER (IF APPLICABLE)

### **CREDIT PACKAGE:**

- SUPPLEMENTAL CREDIT REPORT
- ORIGINAL CREDIT REPORT
- CREDIT EXPLANATIONS & DOCUMENTATION (IF APPLICABLE)
- CHILD CARE STATEMENT (IF APPLICABLE)
- DIVORCE PAPERS (IF APPLICABLE)
- BANKRUPTCY PAPERS/ ALL SCHEDULE & DISCHARGE LETTER

### **VERIFICATION OF FUNDS DOCUMENTATION:**

- SOURCE OF FUNDS / GIFT LETTER
- VERIFICATION OF DEPOSIT
- BANK STATEMENTS ALL PAGES

### **VERIFICATION OF EMPLOYMENT DOCUMENTATION:**

- LETTERS REGARDING ANY GAP OF EMPLOYMENT
- VERIFICATION OF EMPLOYMENT ALL BORROWERS
- MOST CURRENT 30 DAY PAYSTUBS ALL BORROWERS
- VERIFICATION OF OTHER INCOME (IF APPLICABLE)
- W-2'S FOR PREVIOUS 2 YEARS OF EMPLOYMENT
- 1040'S FOR PREVIOUS 2 YEARS (IF APPLICABLE)
- MOST CURRENT **P&L AND BALANCE SHEET** (SELF-EMPLOYED ONLY)
- CORPORATE OR PARTNERSHIP RETURNS – 1120'S, 1065'S, K1'S (SELF-EMPLOYED ONLY)

### **VERIFICATION OF RENT / MORTGAGE DOCUMENTATION:**

- DISPOSITION OF REAL ESTATE
- SALE ESCROW INSTRUCTION / NET PROCEEDS
- RENTAL AGREEMENT (IF APPLICABLE)
- VERIFICATION OF MORTGAGE / LANDLORD
- TRUST / WILL / INHERITANCE PAPERS

### **PURCHASE / ESCROW / TITLE DOCUMENTATION:**

- COUNTER OFFERS AND / OR PURCHASE AGREEMENT
- ESCROW RECEIPTS FOR FUNDS DEPOSITED
- ESTIMATED HUD-1
- FHA AMENDATORY CLAUSE / VA ESCAPE CLAUSE\*
- CERTIFIED COPY OF DEMANDS
- AMENDMENTS TO ESCROW INSTRUCTIONS
- FULLY EXECUTED ESCROW INSTRUCTIONS
- PRELIMINARY TITLE REPORT
- SUPPLEMENTS TO PRELIMINARY TITLE REPORT

### **APPRAISAL / PROPERTY DOCUMENTS:**

- SEPTIC TANK CERTIFICATION (IF APPLICABLE)
- 442 NOTICE OF COMPLETION AND COLOR PHOTOS (IF APPLICABLE)
- APPRAISAL REPORT & COLOR PHOTOS
- CONDO/PUD REQUIREMENTS (CC & R'S, BYLAWS, BUDGET, ARTICLES OF INCORP. HOA LETTER)
- MASTER INSURANCE POLICY (IF APPLICABLE)

\* FOR GOVERNMENT LOAN ONLY

(REVISED 9-18-01)

