

PBM SUBMISSION STACKING ORDER

DOCUMENTS REQUIRED FOR SUBMISSION:

1. Registration of transaction into Broker Portal
2. Signed and Completed AntiSteering Declaration
3. Signed SSA89 (SS verification form for all borrowers)
4. Signed Form 4506T (required for tax return verification)
5. Initial GFE
6. Service Provider List
7. Initial Fee Worksheet
8. Mortgage Submission/Fee Demand – MUST BE FULLY COMPLETED
9. Mortgage Broker Fee Agreement (Signed and Dated)
10. Signed Broker Originator Compensation Certificate (Borrower Paid Transactions Only)
11. Intent to Proceed (Signed and Dated)

| <u>APPLICATION DOCUMENTS:</u> |
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| • COVER SHEET |
| • 1008 TRANSMITTAL SUMMARY / FHA – MCAW (92900WS) *VA LOAN ANALYSIS (2663930)* |
| • DESKTOPAPPROVAL (DU) |
| • 1003 FINAL TYPED |
| • FHA CONNECTION – CASE NUMBER ASSIGNMENT* |
| • FHA HUD/VA ADDENDUMS* |
| • SCHEDULE OF REAL ESTATE OWNED |
| • 1003 ORIGINAL HANDWRITTEN & HUD/VA ADDENDUMS |
| • RELATIONSHIP LETTER (IF APPLICABLE) |
| • INITIAL BROKER DISCLOSURES |

| <u>CREDIT PACKAGE:</u> |
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| • SUPPLEMENTAL CREDIT REPORT |
| • ORIGINAL CREDIT REPORT |
| • CREDIT EXPLANATIONS & DOCUMENTATION (IF APPLICABLE) |
| • CHILD CARE STATEMENT (IF APPLICABLE) |
| • DIVORECE PAPERS (IF APPLICABLE) |
| • BANKRUPTCY PAPERS/ ALL SCHEDULE & DISCHARGE LETTER |

| <u>VERIFICATION OF FUNDS DOCUMENTATION:</u> |
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| • SOURCE OF FUNDS / GIFT LETTER |
| • VERIFICATION OF DEPOSIT |
| • BANK STATEMENTS ALL PAGES |

| <u>VERIFICATION OF EMPLOYMENT DOCUMENTATION:</u> |
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| • LETTERS REGARDING ANY GAP OF EMPLOYMENT |
| • VERIFICATION OF EMPLOYMENT ALL BORROWERS |
| • MOST CURRENT 30 DAY PAYSTUBS ALL BORROWERS |
| • VERIFICATION OF OTHER INCOME (IF APPLICABLE) |
| • W2'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 (SELFEMPLOYED ONLY) |

| <u>VERIFICATION OF RENT / MORTGAGE DOCUMENTATION:</u> |
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| • DISPOSITION OF REAL ESTATE |
| • SALE ESCROW INSTRUCTION / NET PROCEEDS |
| • RENTAL AGREEMENT (IF APPLICABLE) |
| • VERIFICATION OF MORTGAGE / LANDLORD |
| • TRUST / WILL / INHERITANCE PAPERS |

| <u>PURCHASE / ESCROW / TITLE DOCUMENTATION:</u> |
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| • COUNTER OFFERS AND / OR PURCHASE AGREEMENT |
| • ESCROW RECEIPTS FOR FUNDS DEPOSITED |
| • ESTIMATED HUD1 |
| • FHA AMENDATORY CLASUE / VA ESCAPE CLASUE* |
| • CERTIFIED COPY OF DEMANDS |
| • AMENDMENTS TO ESCROW INSTRUCTIONS |
| • FULLY EXECUTED ESCROW INSTRUCTIONS |
| • PRELIMINARY TITLE REPORT |
| • SUPPLEMENTS TO PREMININARY TITLE REPORT |

| <u>APPRAISAL / PROPERTY DOCUMENTS:</u> |
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| • 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