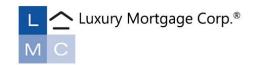


Full Documentation Delegated Stacking Order Checklist

Correspondent Seller Name:	
Correspondent Contact Person:	
Borrower 1 Last Name:	
Correspondent Contact Phone:	
Correspondent Contact Email:	
Luxury Mortgage Loan #:	
Loan Type:	
Subject Property Address:	

Stacking Order	Yes	No	N/A
Underwriting			
Origination and Servicing File Stacking Order Checklist (this checklist)			
Underwriter cover letter addressing file and including UW contact information			
Underwriting Approval Notice and/or Clear to Close Notice			
Underwriting and Transmittal Summary			
Initial 1003			
Final 1003			
Underwriter notes and required conditions			
Exception Approval Form & Seller Approval			
Registration and/or Lock Confirmation			
Credit			
Credit report			
Credit inquiry explanation letter			
Credit explanation letters			
Permanent Resident Alien Card or Visa			
Evidence debt paid by another party			
Significant Credit Event Documentation (Foreclosure, Bankruptcy, Short Sale, etc.)			
Divorce Decree/Separation Agreement/Support Order			
Verification of Mortgage/Rental history			
Proof of PITIA on all other Real Estate Owned (mortgage statements, tax bills, insurance,			
HOA)			



Fraud Report		
Income		
Underwriter's Income Worksheet		
Verbal VOE (prior to closing)		
4506-T (executed at application) and IRS Transcripts		
Written VOE (if applicable)		
30 days of paystubs (if utilizing Simplified Verification Method, only provide one)		
W-2s		
1040s		
K-1's listed on 1040s		
Business Returns		
Profit and Loss Statement and Balance Sheet		
Asset Distribution Documentation		
Award Letters, 1099s, divorce decree/separation agreement and any other income		
documentation		
Fully executed lease(s) for all properties where lease income is being utilized to qualify		
Assets		
Asset Account Statements		
Source of funds for large deposits		
Down payment verification with corresponding bank statement		
Property		
Purchase contract and all addenda		
LLC Documentation and approval (if applicable)		
Condo Project Warranty Form (if applicable)		
3rd Party Appraisal Review (CDA)		
Appraisal Acknowledgement Form		
Appraisal		
Second appraisal, if applicable		
Final Inspection/Repair Inspection, if applicable		
Disclosures		
Initial and Revised Loan Estimates		
Acknowledgment of Receipt of Loan Estimate		
Settlement Services List of Providers		
Borrower's Certification and Authorization		
Credit Report Refresh and Undisclosed Debt Disclosure		



Occupancy Certificate		
Borrower Affirmation		
Affiliated Business Arrangement Disclosure		
Appraisal Report Delivery Disclosure		
State Disclosures		
Federal disclosures		
Legal		
Most recently run Mavent report or equivalent		
Wiring Instructions		
Certified copy of the Mortgage Note		
Certified Copy of Mortgage/DOT/Riders submitted for recording		
Certified Copy of Assignment submitted for recording		
Signature/Name Affidavit		
Photo Identification		
Real Estate Tax Certification		
Preliminary Closing Disclosure		
Final Closing Disclosure		
Initial Escrow Disclosure		
Closing Protection Letter		
Survey (if required by State or title company to issue survey endorsement)		
Title Commitment/Final Title Policy		
Trust Agreement or Trust Certification, if applicable		
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)		
Flood certification		
Notice of Flood Hazard, if applicable		
Flood insurance application and paid receipt for one year		
First Payment Letter		
Servicing Transfer Letter		
Closing/Escrow Instructions		
HOEPA or state anti-predatory lending disclosures		
W-9		
4506-T (executed at closing)		
Deed		