



Full Documentation Non-Delegated Stacking Order Checklist
PLEASE COMPLETE THE BELOW

Correspondent Seller Name: _____

Correspondent Contact Person: _____

Borrower 1 Last Name: _____

Correspondent Contact Phone: _____

Correspondent Contact Email: _____

Luxury Mortgage Loan #: _____

Loan Type: _____

Subject Property Address: _____

MANDATORY ITEMS FOR SUBMISSION/UNDERWRITING			
If ALL applicable yellow highlighted items are not included, file CAN NOT be moved to underwriting			
Item	Yes	No	N/A
Stacking Order Checklist (this checklist)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1008 (including ARM type info)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report (i.e. Drive Report, Fraudguard, etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30 days of paystubs (if utilizing Simplified Verification Method, only provide one)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-2s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1040s, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase contract and all addenda, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial and Revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Initial Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IF LOAN IS NOT LOCKED WITH LUXURY MORTGAGE, ONE OF THE FOLLOWING TWO IS ALSO REQUIRED:			

Appraisal(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Report/Commitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
REMAINING ITEMS NEEDED FOR A COMPLETE FILE SUBMISSION			
Underwriting	Yes	No	N/A
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit	Yes	No	N/A
Credit supplements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence debt paid by another party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of mortgage/rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of PITIA on Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income	Yes	No	N/A
Underwriter's Income Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verbal VOE (prior to closing) (if already completed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4506-T (executed at application) and IRS Transcripts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Written VOE, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA letter, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K-1's listed on 1040s, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Returns, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profit and Loss Statement and Balance Sheet, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asset Distribution documentation, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Award Letters, 1099s, divorce decree/separation agreement and any other income documentation, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fully executed lease(s) for all properties where lease income is being utilized to qualify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Residual Income Worksheet, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets	Yes	No	N/A
Asset account statements: two months of statements covering a minimum 60 days with all pages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property	Yes	No	N/A
Condo Project Warranty Form, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal (if not addressed above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SSRs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Desk/Field Review	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA) (if needed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures	Yes	No	N/A
Intent to Proceed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required Federal Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal/Title			

Title Report/Commitment, (if not addressed above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC documentation and approval, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Miscellaneous (Complete as Necessary)	Yes	No	N/A
Other (please specify): _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>