



**Investor Cash Flow 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: \_\_\_\_\_

\_\_\_\_\_

<b>MANDATORY ITEMS FOR SUBMISSION/UNDERWRITING</b>			
<b>If ALL applicable yellow highlighted items are not included, file CAN NOT be moved to underwriting</b>			
<b>Item</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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)- <u>MUST INDICATE PROJECTED DSCR</u>	<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"/>
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"/>
<b>IF LOAN IS NOT LOCKED WITH LUXURY MORTGAGE, ONE OF THE FOLLOWING TWO IS ALSO REQUIRED:</b>			
Appraisal(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Report/Commitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>REMAINING ITEMS NEEDED FOR A COMPLETE FILE SUBMISSION</b>			
<b>Underwriting</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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"/>
<b>Credit</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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"/>
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"/>
Mortgage statements for all financed properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Income</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
Underwriter's Debt Service Coverage Ratio Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of landlord experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease(s) for subject property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Assets</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
Asset account statements: two months of statements covering a minimum 60 days with all pages as needed for funds to close and reserves	<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"/>
<b>Property</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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 applicable	<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"/>
<b>Disclosures</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
<b>Legal/Title</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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"/>
<b>Miscellaneous (Complete as Necessary)</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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"/>