

Correspondent Seller Name:

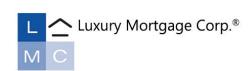
Investor Cash Flow Non-Delegated Stacking Order Checklist PLEASE COMPLETE THE BELOW

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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 under	writing	
Item	Yes	No	N/A
Stacking Order Checklist (this checklist)			
<mark>1003</mark>			
1008 (including ARM type info)-MUST INDICATE PROJECTED DSCR			
Exception Approval Form, if applicable			
Credit report			
Fraud Report (i.e. Drive Report, Fraudguard, etc)			
Purchase contract and all addenda, if applicable			
Flood Certification			
Initial and Revised Loan Estimates			
Acknowledgment of Receipt of Initial Loan Estimate			
IF LOAN IS NOT LOCKED WITH LUXURY MORTGAGE, ONE OF THE FOLLOWING TWO IS	ALSO RE	QUIREC	<mark>):</mark>
Appraisal(s)			
Title Report/Commitment			



REMAINING ITEMS NEEDED FOR A COMPLETE FILE SUBMISSION

Underwriting	Yes	No	N/A
Underwriter cover letter addressing file and including UW contact information			
Underwriting Approval Notice and/or Clear to Close Notice			
BPL Questionnaire			
Credit	Yes	No	N/A
Credit supplements			
Credit inquiry explanation letter			
Credit explanation letters			
Permanent Resident Alien Card or Visa, if applicable			
Significant Credit Event documentation (Foreclosure, Bankruptcy, Short Sale, etc.)			
Divorce Decree/Separation Agreement/Support Order			
Verification of mortgage/rental history			
Mortgage statements for all financed properties			
Income	Yes	No	N/A
Underwriter's Debt Service Coverage Ratio Worksheet			
Evidence of landlord experience			
Fully executed lease(s) for subject property			
Assets	Yes	No	N/A
Asset account statements: two months of statements covering a minimum 60 days with all pages as needed for funds to close and reserves			
Source of funds for large deposits, if applicable			
Down payment verification with corresponding bank statement, if applicable			
Property	Yes	No	N/A
Condo Project Warranty Form, if applicable			
Appraisal, if not addressed above			
Second appraisal, if applicable			
SSRs			



Desk/Field Review			
3rd Party Appraisal Review (CDA), if applicable			
Appraisal Acknowledgement Form			
Final Inspection/Repair Inspection, if applicable			
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)			
Notice of Flood Hazard, if applicable			
Flood insurance application and paid receipt for one year, if applicable			
Disclosures			
Intent to Proceed			
Settlement Services List of Providers			
Borrower's Certification and Authorization			
Affiliated Business Arrangement Disclosure			
Appraisal Report Delivery Disclosure			
Required Federal Disclosures			
Required State Disclosures			
Legal/Title	Yes	No	N/A
Title Report/Commitment, if not addressed above			
Trust Agreement or Trust Certification, if applicable			
LLC documentation and approval, if applicable			
Miscellaneous (Complete as Necessary)	Yes	No	N/A
Other (please specify):			
Other (please specify): Other (please specify):			