

**Bank Statement 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: \_\_\_\_\_

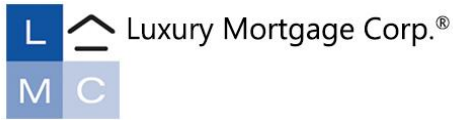
Luxury Mortgage Loan #: \_\_\_\_\_

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)-MUST INDICATE CALCULATION METHOD USED	<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"/>
12 or 24 months of bank statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 months of business bank statements (if utilizing personal statements method)	<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			
Acknowledgment of Receipt of Initial Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ONE OF THE FOLLOWING TWO IS ALSO REQUIRED:</b>			
Appraisal(s)			
Title Report/Commitment			



**REMAINING ITEMS NEEDED FOR A COMPLETE FILE SUBMISSION**

	<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"/>
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 all Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Income</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
Underwriter's Bank Statement Worksheet(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA Letter or equivalent verifying self-employment (and expense factor, if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA prepared Profit and Loss Statement, 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"/>
<b>W-2'd/Salaried Co-Borrower Income</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
30 days of paystubs (if utilizing salaried income for co-borrower)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-2s (if utilizing salaried income for co-borrower)	<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 W-2 Transcripts ***Co-borrowers only. Do not provide for borrowers relying upon bank statements for determination of income***	<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 (if not covered above)	<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>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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"/>
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>Title/Legal</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"/>