



### Bank Statements 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
<b>Underwriting</b>			
Origination and Servicing File Stacking Order Checklist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
Underwriting and Transmittal Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter notes and required conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form & Seller Approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration and/or Lock Confirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Credit</b>			
Credit report	<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	<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 other Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Income</b>			
Underwriter's Bank Statement Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most recent 12 (or 24) months bank statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verbal VOE (prior to closing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA letter (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"/>
CPA letter confirming business expense ratio (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"/>
Documentation as required by Full Documentation product for supplemental income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Assets</b>			
Asset Account Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Property</b>			
Purchase contract and all addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Project Warranty Form (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"/>
3rd Party Appraisal Review (CDA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Disclosures</b>			
Initial and Revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<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"/>
Credit Report Refresh and Undisclosed Debt Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupancy Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower Affirmation	<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"/>
State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Legal</b>			
Most recently run Mavent report or equivalent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified copy of the Mortgage Note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Mortgage/DOT / Riders submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Assignment submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Signature/Name Affidavit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Photo Identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Tax Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preliminary Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial Escrow Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing Protection Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Survey (if required by State or title company to issue survey endorsement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Commitment/Final Title Policy	<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"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Payment Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Servicing Transfer Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing/Escrow Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOEPA or state anti-predatory lending disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>