



FHA SUBMISSION STACKING ORDER

LEFT SIDE	
	Product write up
	Evidence of Hazard Insurance
	Master Certificate of Insurance (condo)
	HO-6 Insurance (if required) – Coverage Must be 20% of Appraised Value (condo)
	Flood Cert if Zone A or Z, obtain borrower notification of property in Flood Hazard Area
	Title with appropriate chain per investor guidelines
	Payoff Letter(s)
	<ul style="list-style-type: none"> • 1st Mortgage Payoff • 2nd Mortgage Payoff <i>The existing second lien is to be subordinated – Yes / No</i>
	Trust (if applicable) <i>This loan is closing in a Trust – Yes / No</i>
	<ul style="list-style-type: none"> • Living Trust - Attorney Letter •
	Invoices AND Confirmation of Application/Appraisal Fee
	Lock Confirmation
RIGHT SIDE OF FILE	
	AUS Findings
	2900 LT
	Submission/Final 1003 and 2900a, pages 1-4
	Initial 1003 with initial 2900a, pages 1 & 2, signed & dated & all boxes are completed as applicable
	Credit Report with any required Updates/Supplements
	<ul style="list-style-type: none"> • SSI # Verified – Valid and Issued to Borrower • OFAC Verified (If Found, Pre-Funding QC Required) • Fraud Alerts Checked and Resolved (If Found, Pre-Funding QC required)
	Credit Score Disclosure
	Letters of Explanation (if appl.)
	Marital Settlement Agreement (if appl.)
	Bankruptcy Docs (if appl.)
	Proof of PITI for all Mortgages Listed on 1003 and Credit Report (if appl.)
	Leases on Rental Property (if appl.)
	Streamline Refinances:
	<ul style="list-style-type: none"> • Borrower has made at least 6 payments • Seasoning: Less than 12 Mos. - All payments made in the months due • Seasoning: Greater than 12 Mos. - Last 12 mos. No more than 1X30 late • FHA Connection information for original value input into MB/verify correct MIP
	Net Tangible Benefit – Note or Current Mortgage Statement in file
	VOE Written and/or Verbal VOE
	Current Paystub(s) – 30 days YTD Income
	W-2('s)
	IRS tax printouts – (Most recent two years - Required on all files) / 4506 – T
	Personal Tax Returns – 1040's
	Business Tax Returns – All Schedules and K-1's
	Any Additional Income Related Documentation
	VOD
	Bank Statements (Complete – All Pages)
	Stocks / Bonds / Retirement Statements
	LOX regarding Large Deposits and Paper trail
	Gift Letter/Documentation of transfer of funds from donor to borrower
	Net Proceeds Letter
	Earnest Money Documentation
	Fully executed Sales Contract w/ all Riders & Addendums with Seller Name (no Owner of Record)
	Amendatory Clause Signed by all parties
	Real Estate Cert Signed by all parties
	Appraisal with FHA Case number
	Appraiser License
	WMC Regulated Appraiser List Checked

Investor Exclusionary List Checked
WMC Declining Market List Checked
FEMA Website Verification – (If Disaster Area Re-inspection Required)
HVCC Certification-appraisal delivery method and date
Appraisal Report Delivery Disclosure
Borrower Acknowledgment of Appraisal Delivery
FHA Case Number Assignment with SSN Validation
LDP/GSA Lists have been checked for all parties to the transaction
Condo Approval Printed from FHA Connection
Condo Approval from WMC Condo Specialist
Builder’s Certification (HUD-92541)
Builder’s Warranty & Completion (HUD -92544)
Termite Treatment Report (NPCA-99a/99b) (if appl.)
10 yr. Warranty Coverage Plan (if appl.)
Executed Borrower Intent to Proceed form
Initial Good Faith Estimate dated within 3 days of the application date (Should match submission or include change of circumstance and appropriate revised GFE/TIL)
GFE Addendum
Initial Truth In Lending within 3 days of the application date
ARM Disclosure (if appl.)
Borrower Cert. & Authorization (if dated after credit report, obtain verbal authorization info)
4506-T Completed and Signed for EACH Borrower Separately
Disclosure Notices
FACT ACT Notice
Transfer of Servicing Disclosure
Hazard – Flood Letter
Interthinx SSN Verification
Important Applicant Information
Privacy Act Disclosure
State Disclosures, if applicable
Importance of Home Inspection
Important Notice to Homebuyers (HUD 92900-B)
Notice to Homeowner
Informed Consumer Choice Disclosure
Check Loan Feature has been checked and is Error Free

SUBMISSION NOTES TO UNDERWRITER

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Income Calculation

Processor	Underwriter
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April - 10