

## Recommended Stacking Order

<b>Credit Package</b>	<b>Lender Required</b>	<b>Broker Required</b>
Initial Loan Application (signed and dated by borrower(s) and MLO)	X	X
Initial FHA /VA Addendum to the loan application (signed and dated by borrower(s) and MLO)	X	X
Fannie Mae Transmittal Sheet (Form 1008) or Equivalent	X	X
MCCAOW - FHA Worksheet	X	X
VA Loan Analysis	X	X
Case Number Request - FHA loans	X	X
Memo Regarding Case # - VA loans	X	X
Commitment Letter	X	X
Lender Approval	X	X
Automated Underwriting Feedback (AU or LP or other)	X	X
Credit Report - all copies	X	X
Credit Score Disclosure	X	X
All Credit Qualifying Documents	X	X
Fully Executed Sales Contract and All Addendums	X	X
Appraisal	X	X
Verification of borrower's receipt of copy of the Appraisal/Valuation	X	X
Loan File Notes	X	X
Documented File Delivery Date to Lender	X	X
<b>Disclosure Package</b>	<b>Lender Required</b>	<b>Broker Required</b>
Mortgage loan broker fee agreement	X	X
Any Miscellaneous Agreements Between Lender/Broker and Borrower(s)	X	X
Copy of Consumer's Check for Advance Third-party Fees	X	X
Rate Lock Agreement/ Rate Sheet	X	X
Rate Pricing Sheets	X	X
Borrower(s) Authorization to Receive Electronic Documents	X	X
Electronic Transmission Records	X	X
TRID- Initial Loan Estimate (LE) and all revised LEs, including change of circumstance forms	X	X
TRID- Signed Intent to Proceed	X	X
TRID- Written List of Providers	X	X
TRID- Initial Closing Disclosure (CD) and all revised CDs issued	X	X
Good Faith Estimate Disclosures and all revised GFEs, including change of circumstance forms	X	X
Truth in Lending Disclosure and all revised TILs	X	X
RESPA Mortgage Servicing Transfer Disclosure	X	X
Right to Appraisal	X	X
Homeownership Counseling	X	X
Verification of borrower(s) receipt of "Settlement Cost Booklet"	X	X
Verification of borrower(s) receipt of NC Notice of Information and Examples of Amortization of Home Loan Disclosure	X	X
ARM Program Disclosures	X	X
Verification of borrower(s) receipt of "CHARM Booklet"	X	X
Affiliated Business Agreement	X	X
Patriot Act	X	X
Right to Privacy Notices	X	X
Other Disclosures (ECOA, Fair Housing, PMI, etc.)	X	X
Attorney/Insurance Agent Preference Form	X	X

## Recommended Stacking Order

Closing Package	Lender Required	Broker Required
Instructions to Closing Agent	X	X
Note	X	X
Deed of Trust and All Applicable Riders	X	X
Final Closing Disclosure	X	X
HUD1 Final Copy signed by borrower(s) & settlement agent	X	X
Final Truth-in-Lending Disclosure	X	X
Notice of Right of Rescission signed by borrower(s) acknowledging receipt	X	X
PMI, VA or FHA Certificate	X	X
Final (signed) Application	X	X
Final (signed) FHA/VA Addendum to the loan application	X	X
Closing Agent Loan Disbursement Sheet	X	X
Loan Disbursement Documentation (to PMI, required payoffs, etc.)	X	X
Mobile home/land purchases must have documents in file to verify converting mobile home from personal property (titled) to real property status.	X	X