

RECOMMENDED FILE STACKING ORDER

Section 1: Closing documents

1. HUD1 Settlement Statement
2. Note
3. Security Instrument
4. Title report
5. Hazard Insurance
6. Patriot Act
7. 4506T initial and final (executed on Conventional DU files)
8. POA (if applicable)
9. Subordination agreement (if applicable)
10. Buydown agreement (if applicable)
11. Notice of Right to Cancel
12. Other closing document

Section 2: Application documents

1. Lender approval
2. AUS Findings
3. Funding conditions
4. PMI Certificate
5. Final Application
6. Initial Application
7. Credit report
8. Income documentation
9. Asset verification
10. HUDs from sale of previous residence
11. Explanation letters
12. Divorce decree (if applicable)
13. Purchase contract (if applicable)
14. Condo approval (if applicable)
15. Appraisal
16. Final/Repair Inspections

Section 3: Regulatory Compliance

1. ECOA
2. Final TIL
3. Itemization of fees
4. GFE (initial and any re-disclosures)
5. Initial TIL (and re-disclosure if applicable)
6. Rescission (if applicable)
7. Servicing Disclosure (initial)
8. Appraisal Disclosure
9. Evidence borrower received appraisal 3 days prior to closing
10. Photo ID
11. ARM Disclosures

Section 4: FHA Documents

1. Amendatory Language
2. Total Mortgage Scorecard on AU
3. Case # assignment
4. CAIVRS
5. LDP/GSA
6. Conditional Commitment 92800.5B (signed by UW)
7. FHA addendum to application (92900A) initial and final
8. FHA addendum to application (92900A) completed and signed by UW
9. For your Protection (purchase only)
10. HUD92561 (2-4 unit properties) Hotel Transient use
11. Identity of Interest (if applicable)
12. Informed Consumer Choice
13. Important notice to homebuyer (purchase only)
14. Notice regarding assumption
15. Social Security Number verification (if not provided on income documentation)
16. FHA Underwriting Transmittal 92900LT
17. FHA Repair Inspection (if applicable)
18. Termite inspection (if applicable)
19. New construction documents (if applicable)
20. Copy of previous note and payoff (refinance only)
21. Refinance authorization with MIP (refinance only)

Not every possible document is listed.