

ACBN SUBMISSION STACKING ORDER

Please use this stacking order to ensure that your file moves as quickly as possible through underwriting.

ACBN Loan Submission Form

Rate Lock

2nd Trust Deed commitment (if applicable)*

Automated underwriting findings (if applicable)

Automated underwriting credit report (if applicable)

Typed 1008/1003

Original initial 1003 (either H/W or Typed)

Letters of explanation for derogatory credit and inquiries (if applicable)

Initial credit report (not required if automated underwriting was performed)

Income Documentation

Verifications of employment (either written or verbal)

Pay stubs

W2's

1040's (Personal tax returns)

K1's (Partnership or S Corporation return detailing earnings and ownership percentage)

1065's (Partnership returns)

1120's (S Corporation returns)

1120's (Corporate returns)

Asset Documentation

Verification of deposit

Bank Statements

Property Documentation

Purchase contract (Purchase transactions only)

Escrow Instructions

Preliminary Title Report

HOA (Homeowners Association) certification (Only required on Condo and attached PUD)

Master Insurance Policy (only required on Condo and attached PUD)

Recert of value (only required if appraisal is over 120 days old)

Rental Survey/Operating income statement (only required if property is non-owner)

Appraisal

All Applicable Disclosure Forms (See "Sample Borrower Disclosures" under Forms Menu)

*If you are submitting both a 1st and 2nd trust deed, please provide a separate file package for each loan.