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## Stacking Order Disclosure List

### Keywords

[disclosures](#); [stacking order](#)

### Article Content

## Stacking Order/Disclosure List

### General Loan info:

- ÿ **ACBN loan submission form**
- ÿ **Lock confirmation**
- ÿ **AUS findings**
- ÿ **1008 / 92900-LT (FHA only)**
- ÿ **Final typed 1003 / Final typed HUD addendum 92900-A (FHA only)**
- ÿ **Initial 1003 signed and dated by all borrowers / Initial HUD Addendum 92900-A (FHA only)**
- ÿ **Refinance: current mortgage statement(s), property profile, homeowners insurance, taxes, chain of title, etc.**
- ÿ **Rental/other owned property documentation: lease agreement, mortgage statement, insurance statement, property tax information, mortgage rating**
- ÿ **Credit explanation letters/documentation (inquiries, derogatory accounts, etc.)**
- ÿ **Credit report (dated on or after borrower credit authorization)**
- ÿ **Clear copy of driver's license/valid picture ID; permanent resident alien card, if applicable**
- ÿ **Clear copy of Social Security card (FHA only)**
- ÿ **Clear copy of second form of ID for Patriot Act (i.e. ss card, credit card, passport)**
- ÿ **Clear LDP / GSA reports**
- ÿ **VOM (mortgage) / VOR (rent) (dated on or after loan application date)**
- ÿ **If renting from an individual, 12 months cancelled checks / bank statements**
- ÿ **Divorce decree/child support documentation, if applicable; if receiving, proof of receipt for 12 month period**
- ÿ **Bankruptcy papers with schedules and discharge, if applicable**

### Income Documentation:

- ÿ **VOE (employment) (dated on or after loan application date) / If self-employed, CPA letter within 30 days of funding**
- ÿ **Current paycheck stubs (covering most recent 30 day period)**
- ÿ **If retired, current income statements, social security award letter, if applicable**

- ÿ W-2's / 1099's for most recent two years
- ÿ Personal federal tax returns for most recent two years
- ÿ If self-employed, business returns for most recent two years, all schedules, all pages (1120's/1065's/K1's), plus YTD P&L and balance sheet

#### **Asset Documentation:**

- ÿ Current bank/asset/retirement statements covering most recent 60 day period, all pages
- ÿ Documentation regarding large deposits, if any
- ÿ Funds to close letter
- ÿ Gift Letter
- ÿ Donor's ability to give gifted funds (If money will be wired into escrow, wire receipt; if depositing money into borrower's account, paper trail & source funds)

#### **FHA Only:**

- ÿ FHA Case Number Assignment (dated on or after loan application date) / holds tracking / case number transfer
- ÿ Clear CAIVRS

#### **Contract/Appraisal/Escrow/Title:**

- ÿ Purchase/sales contract, all addendums/counter offers, fully executed
- ÿ FHA amendatory clause agreement/real estate certification (FHA only)
- ÿ 92800.5B conditional commitment/addendum appraisal report (6 pages) (FHA only)
- ÿ Appraisal with photos and market analysis sheet  
(FHA only: inspection dated on or after date case # is pulled)
- ÿ Rental survey / operating income statement (investment properties only)  
\*\*ordered with the appraisal\*\*
- ÿ HOA certification (condos and attached PUDs only)
- ÿ Master insurance policy (condos and attached PUDs only) and other condo docs
- ÿ Receipt of deposit
- ÿ Copy of front and back of earnest money deposit cancelled check
- ÿ Escrow instructions (disregard for N. CA properties)
- ÿ Preliminary title report
- ÿ Estimated HUD-1 settlement statement
- ÿ Complete vesting (disregard for N. CA properties)
- ÿ If closing in the name of a trust, complete copy of the trust or trust certification
- ÿ Homeowner's insurance info/statement (if condo, H-06 walls in coverage)
- ÿ If subordinating a second mortgage, note and deed of trust for second TD

#### **Signed Disclosures & Authorizations:**

- ÿ Form 4506-T
- ÿ Good Faith Estimate (GFE) (dated within 3 days of application)
- ÿ Certification of Receipt of GFE and Intent to Proceed
- ÿ Truth In Lending (dated within 3 business days of application)
- ÿ Settlement Service Provider List
- ÿ Fee Worksheet

- ÿ **ACC Fee Collection Acknowledgement**
- ÿ **Mortgage Loan Disclosure Statement (MLDS)**
- ÿ **Servicing Disclosure Statement**
- ÿ **Borrower Signature Authorization (dated on or before credit report)**
- ÿ **Notice of Applicant of Right to Receive Copy of Appraisal Report**
- ÿ **Credit Score Information Disclosure**
- ÿ **Equal Credit Opportunity Act Disclosure (ECOA)**
- ÿ **CA Fair Lending Notice Disclosure**
- ÿ **Privacy Policy Disclosure**
- ÿ **Mortgage Loan Origination Agreement**
- ÿ **Patriot Act - Information**
- ÿ **Disclosure Notices**
- ÿ **ARM disclosure notice, if applicable**
- ÿ **Affiliated Business Arrangement disclosure, if applicable**
- ÿ **ACC borrower certification 1 (re: application for mortgage loan)**
- ÿ **Purpose for Refinance (refinance only)**
- ÿ **SSA (social security form)**

#### **FHA Only:**

- ÿ **HUD 92564 - For Your Protection Get a Home Inspection**
- ÿ **HUD Assumption Notice – Release of Liability**
- ÿ **HUD Appraised value disclosure**
- ÿ **HUD Energy-Efficient Mortgage Fact Sheet**
- ÿ **HUD Informed Consumer Choice Disclosure Notice**
- ÿ **HUD 92900B - Important Notice to Homebuyers (2pgs)**
- ÿ **HUD Lead Based Paint (signed by all borrowers), if build prior to 1978**
- ÿ **HUD/FHA Identity of Interest Certification**
- ÿ **HUD 92561 - Hotel Transient (2-4 Units Only)**

#### **VA Only:**

- ÿ **VA Request for Certificate of Eligibility**
- ÿ **DD214**
- ÿ **VA Debt Questionnaire**
- ÿ **VA Federal Collection Policy Notice**
- ÿ **VA Interest Rate and Discount Statement**
- ÿ **VA Loan Analysis**
- ÿ **VA Military Counseling Checklist**
- ÿ **VA Request for Cert. of Veterans Status**
- ÿ **Request of Value / Certificate of Value (6 pages total)**
- ÿ **VA Amendment to Contract**
- ÿ **Child Care Statement**
- ÿ **VA-Nearest living Relative Statement**

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#### **Related Articles**

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**Category**

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