



Delegated Correspondent Credit Stacking Order

The list of documents for the credit package may not be all inclusive. Please include any documentation that was used to support the underwriting decision and compliance for the file.

All documents are to be uploaded to the Mortgagebot file. The appraisal should be a separate upload to allow it to be uploaded in color.

- Initial 1003 & Application Disclosures
 - Borrower Authorization
 - Disclosure Notices (Fair Credit & ECOA)
 - POD for Home Toolkit Package
 - Credit Risk Based Pricing/Notice to Home Loan Applicant
 - HUD Counseling Acknowledgement and Counseling List
 - Electronic Delivery Agreement Disclosure
 - PMI Disclosure
 - Lead Based Paint Disclosure – if built prior to 1978
 - State Disclosures
 - Program Disclosures – If USDA
- E-Sign Log & Certification – for Initial Disclosures
- Lock Confirmation
- Purchase Contract and addendums as applicable
- HVCC – proof of delivery of appraisal to borrower
- Appraisal with UCDP, XML or SSR's – color copy needed
- USPS address verification
- Title Commitment
- Flood Certificate
- Flood Insurance – if needed
- Homeowners Binder or Dec page
- Invoices
- Preliminary CD from title
- LDP/GSA
- Payoffs for refinance loans
- Income Docs (paystubs, W-2's, tax returns, etc)
- Driver's License
- Credit Report
- DU or LP Findings
- Re-disclosure Docs – please include all that apply to this file
- Transmittal Summary (1008) – final and signed by underwriter
- Soft Pull Credit Report
- Final Approval from underwriter
- MERS/MIN Number
- MI Cert
- If used, provide any fraud reports that were used for the file for underwriting purposes
- Any other documents used for underwriting the file