



FHA SUBMISSION CHECKLIST/STACKING ORDER

Date: _____

LendSource Account Executive: _____

Broker Name: _____
Contact Name: _____ Contact Phone: _____
Contact Email: _____ Contact Fax No.: _____

Borrower Name: _____ Est. Closing Date: _____
Loan Amount: _____ Loan Purpose: Purchase ___ Rate/Term ___ Cash-out ___
LTV/CLTV: ____/____ Appraised Value: _____

LOAN INFORMATION

- HUD Transmittal*
Typed 1003*
AUS Findings, if available
FHA Case Number Assignment with LendSource as Sponsor*

CREDIT DOCUMENTATION

- Credit Report (3-merge or RMCR)*
Additional Requirements for Manual U/W
Credit Explanation Letter for all Derog's last 24 months*
LOX for Credit Inquiries previous 90 day*
Complete Bankruptcy Papers (if applicable)*
VOR or VOM (12 mos. history) if applicable

INCOME VERIFICATION PER FINDINGS
Check All That Apply

- One Month Paystubs plus 2 year W2's*
VOE(s)
1040's (all pages) - Commission or S/E
Current year P&L and Balance sheet for S/E
Proof of Child Support, Social Security, etc.

ASSET VERIFICATION PER FINDINGS
Check All That Apply

- Gift Letter
Checking/Savings Statements - all pages
VOD's
IRA/401K Statements - all pages
Documents for Sale of Previous Residence
Other Asset Verifications

PROPERTY REQUIREMENTS
Check All That Apply

- Purchase Agreement with FHA financing addendum and all other addendums
Title Commitment with 24 Mos. Chain of Title
Appraisal - including Appraiser license, plus E&O Insurance.
Termite Inspection, if applicable
Well and Septic Inspections, if applicable

- Inspections or Repairs per Appraisal
Homeowner's Insurance

DISCLOSURES Within 3 Days of Application*

- Initial 1003 signed by borrower and LO*
HUD 92900a Page 1 Signed by LO*
HUD 92900b Page 2 Signed by Borrowers*
Initial GFE (incl. YSP)*
Initial TIL *
Borrower General Authorization*
Initial Escrow Account Disclosure
Rapid Reporting Social Security Verification (form available on LendSource website)
Signed Lock In Agreement if charging a commitment fee on GFE
Right to Receive Copy of Appraisal
ECOA Notice to Applicant
Privacy Policy Disclosure
Initial ARM Disclosure (if applicable)
RESPA Servicing Disclosure
Affiliated Business Disclosure
Patriot Act
Fact Act - Credit Score Disclosure
4506T
Fair Lending Notice
Right to Financial Privacy Act
Important Notice to Homebuyer (92900b) version 12/04
Notice to Homeowners (Assumption)
Informed Consumers Choice Disclosure
Purchase Money Loans Additional Disclosures Required
FHA Amendatory Clause / Real Estate Cert*
For Your Protection: Get a Home Inspection*
Lead Paint Notice*

*Items listed in bold italics are required for all loan submissions