STACK SHEET

Loan Origination and Transmittal

				-	oan broker when originating a mortgage as a checklist of items, to gather documentation to be of the mortgage.
Borr	ower				Phone
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STA		RDER S			
			1.	Loar	Broker Listing Agreement – Exclusive Right to Borrow [See RPI Form 104]
			_	1.1	Listing Package Cost Sheet – Due Diligence Checklist [See RPI Form 107]
			2.	Loar	Application (HUD 1003), dated and signed by all applicants [See RPI Form 203]
			_	2.1	Loan Purpose Statement – For Reg Z. Analysis, by all applicants [RPI Form 203-3]
			3.	Goo	d Faith Estimate of Costs (CalBRE 883) [See RPI Form 204]
			_	3.1	Acknowledgement of Changing Conditions [See RPI Form 203-1]
			_	3.2	Good Faith Addendum – Required Referral/Provider [See RPI Form 204-1]
			_	3.3	Affiliated Business Arrangement Disclosure Statement [See RPI Form 205]
			4.		n-in-Lending Regulation – For Personal-Use Loans Secured by Real Estate [See RPI n 221]
			-	4.1	Supplemental Truth-in-Lending Section 32 Disclosure – Additional Disclosures for Reg. Z Section 32 Loans [See RPI Form 223] [See Section B, item 5 worksheet]
			5.	Preli	minary Title Report
			6.		dential Appraisal Report – Detached Single Family Unit or PUD (HUD 1004) [See RPI n 200]
			7.	Auth	orization to Request Verification of Information for Credit Risk Analysis:
		<u> </u>	-	7.1	Request for Verification of Credit and Business References (HUD 1001) [See RPI Form 206]
			-	7.2	Request for Verification of Employment – Present/Prior Employer [See RPI Forms 208 and 208-1]
			_	7.3	Request for Verification of Rent [See RPI Form 210]
			_	7.4	Request for Verification of Account [See RPI Form 212]
		 .	_	7.5	Request for Verification of Deposit [See RPI Form 209]
		 .	_	7.6	Request for Verification of Property and Rental Income [See RPI Form 211]
		 .	_	7.7	Request for Verification of Homeowner's Insurance [See RPI Form 213]
		 .	_	7.8	Authority for Tax Information (IRS 8821) [See RPI Form 227-1]
		 .	_	7.9	Request for Tax Return/Info [See RPI Form 215-1]
		 .	_	7.10	Statement of Information – For General Index Search [See RPI Form 401-4]
			8.	Docu	umentation and information supplied by Borrower:
			-	8.1	Impounds and Occupancy Representation From Borrower to Mortgage Loan Broker [See RPI Form 226]
		<u> </u>	-	8.2	Two (2) most recent computer generated pay roll check stubs or electronic deposit receipts for all jobs of each applicant showing YTD earnings.
		<u> </u>	-		 Request letter from employer(s) stating YTD income if not on computer generated stub or receipt.
			_	8.3	Copies of each applicant's W2 and tax returns for years and
			-		a. Copies of each applicant's 1099s, for years and
			-	8.4	Copies, front and back, of cancelled checks for the past 12 monthly mortgage payments made by applicants.
			_		a. 12 months' payment history from lenders unless shown on credit report.
			-	8.5	Copies of the three most recent months' bank statements for all checking and savings accounts of applicants.
			-	8.6	A Profit and Loss (Operating) Statement, signed by applicants and dated within the past 60 days, for the twelve month period ending [See RPI Form 207]

 			- — — — — — PAGE TWO OF THREE — FORM 201 — — — — — — — — — — — — — — — — — — —
			a. A Balance Sheet Financial Statement showing the applicant's net worth
	<u> </u>	-	signed and dated within the past 60 days. [See RPI Form 207-1]
		8.7	A signed and dated schedule of additional real estate owned by applicants.
		-	a. Copies of rental and lease agreements for rental properties owned by applicants.
		8.8	Copies of each applicant's driver's license and social security card.
		_	a. Copy of military ID card.
		_	b. Copy of alien registration card.
		8.9	If application is for an equity (2nd) loan or the refinance of a property purchased within
			the past 24 months, copies of escrow instructions and closing (settlement) statements
			for that purchase, Seller's condition of property disclosure (TDS) and any home inspector's report.
		8 10	If application is for an equity (2nd) loan, a copy of all notes secured by trust deeds on
			the property.
		8.11	If application is for an equity (2nd) loan, a copy of a loan statement or coupon
		-	showing information on the lender and loan identification.
		8.12	If application is for an equity (2nd) loan or a refinance, a copy of the homeowner's
			insurance policy declaration page.
		-	 a. If the property is a unit in a CID project, the name, address, telephone and fax numbers of the Homeowners' Association's (HOA) management company.
		8.13	
	<u> </u>	0.13	explanation for petitioning for bankruptcy protection.
		8.14	Copies of all pages from any decree for dissolution of marriage.
		8.15	If the application is for a purchase-assist loan, a copy of Seller's condition of property
			(TDS) disclosure and any home inspector's report and reports on components of the
		0 No.4	property and its improvements.
			ce and disclosures to Borrower:
		9.1	Consumer Caution and Home Ownership Counseling Notice [See RPI Form 223-2]
	<u> </u>	9.2	Notice of Right to Appraisal Report [See RPI Form 200-3]
		9.3	Equal Credit Opportunity Disclosure [See RPI Form 217]
		9.4	Fair Lending Disclosure (CalBRE 867) [See RPI Form 216]
		9.5	Denial of Credit – Derogatory Credit Report [See RPI Form 227-1]
			paration for closing:
		10.1	Notice of Right to Rescind – Borrower's Right to Cancel [See RPI Form 222]
		_ 10.2	Truth-in-Lending Disclosure – For Personal-Use Loans Secured by Real Estate [See RPI Form 221]
		10.3	Authorization to Prepare Loan Escrow Instructions [See RPI Form 232]
		10.4	Payoff Demand – From Lender to Escrow [See RPI Form 429-2]
	<u> </u>	10.5	Beneficiary Statement [See RPI Form 415]
		-	erwriting and lender transmittal:
		11.1	Loan Transmittal Summary (HUD 1008) [See RPI Form 233]
	<u> </u>	11.2	Lender Disclosure – Loan Origination [See RPI Form 235-1]
	<u> </u>	11.3	Foreclosure Cost Sheet – Net Proceeds on Resale [See RPI Form 303]
	<u> </u>	11.4	Loan Collection Agreement [See RPI Form 530]
	<u> </u>	-	

				PAGE THREE OF THREE _ FORM 201		
STACK ORDER SECTION B:						
			1.	Stack Sheet – Loan Origination and Transmittal [See RPI Form 201]		
			2.	Conversation Log Sheet [See RPI Form 201-1]		
			3.	Income Workup Sheet – Individual [See RPI Form 229]		
			4.	Credit Analysis Worksheet – LTV and Income Ratios [See RPI Form 230]		
			5.	Points and Fees Worksheet – For Section 32 Loan Test [See RPI Form 223-1]		
			6.	Loan Processing Status Report [See RPI Form 225]		
			7.	Loan Representative's Checklist		
			8.	Property Profile from Title Company		
			9.	Authorization to Prepare Appraisal Report [See RPI Form 228]		
			10.	Property Conditions and Amenities – For Comparable Analysis – Refi/Equity Loan [See RPI Form 228-1]		
			11.	Request on Borrower for Documents [See RPI Form 231]		
			12.	Statements for all open accounts		
			13.	Authorization to Prepare Loan Escrow Instructions [See RPI Form 232]		
			14.	Lead card, prequalified, source of referral		
			15.			
			16.			

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