



# STACK SHEET

Loan Origination and Transmittal

Prepared by: Agent \_\_\_\_\_  
Broker \_\_\_\_\_

Phone \_\_\_\_\_  
Email \_\_\_\_\_

Borrower \_\_\_\_\_ Phone \_\_\_\_\_

Date file opened \_\_\_\_\_, 20\_\_\_\_\_, by \_\_\_\_\_

☐ Purchase-assist, ☐ Refinance, ☐ Equity Loan (2nd)

## STACK ORDER SECTION A:

Need Rcvd. in by

- |                          |                          |       |      |   |
|--------------------------|--------------------------|-------|------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 1.   | Loan Broker Listing Agreement – Exclusive Right to Borrow [See <b>ft</b> Form 104]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 1.1  | Listing Package Cost Sheet – Due Diligence Checklist [See <b>ft</b> Form 107]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 2.   | Loan Application (HUD 1003), dated and signed by all applicants [See <b>ft</b> Form 203]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 2.1  | Loan Purpose Statement – For Reg Z. Analysis, by all applicants [See <b>ft</b> Form 203-3]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 3.   | Good Faith Estimate of Costs (DRE 883) [See <b>ft</b> Form 204]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 3.1  | Acknowledgement of Changing Conditions [See <b>ft</b> Form 203-1]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 3.2  | Good Faith Addendum – Required Referral/Provider [See <b>ft</b> Form 204-1]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 3.3  | Affiliated Business Arrangement Disclosure Statement [See <b>ft</b> Form 205]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 4.   | Truth-in-Lending Regulation – For Personal-Use Loans Secured by Real Estate [See <b>ft</b> Form 221]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 4.1  | Supplemental Truth-in-Lending Section 32 Disclosure – Additional Disclosures for Reg. Z Section 32 Loans [See <b>ft</b> Form 223] [See Section B, item 5 worksheet] |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 5.   | Preliminary Title Report  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 6.   | Residential Appraisal Report – Detached Single Family Unit or PUD (HUD 1004) [See <b>ft</b> Form 200]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.   | Authorization to Request Verification of Information for Credit Risk Analysis:  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.1  | Request for Verification of Credit and Business References (HUD 1001) [See <b>ft</b> Form 206]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.2  | Request for Verification of Employment – Present/Prior Employer [See <b>ft</b> Forms 208 and 208-1]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.3  | Request for Verification of Rent [See <b>ft</b> Form 210]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.4  | Request for Verification of Account [See <b>ft</b> Form 212]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.5  | Request for Verification of Deposit [See <b>ft</b> Form 209]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.6  | Request for Verification of Property and Rental Income [See <b>ft</b> Form 211]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.7  | Request for Verification of Homeowner's Insurance [See <b>ft</b> Form 213]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.8  | Authority for Tax Information (IRS 8821) [See <b>ft</b> Form 227-1]   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.9  | Request for Tax Return/Info [See <b>ft</b> Form 215-1]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 7.10 | Statement of Information – For General Index Search [See <b>ft</b> Form 401-4]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 8.   | Documentation and information supplied by Borrower:   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 8.1  | Impounds and Occupancy Representation From Borrower to Mortgage Loan Broker [See <b>ft</b> Form 226]  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 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.                     |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | a.   | Request letter from employer(s) stating YTD income if not on computer generated stub or receipt.  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 8.3  | Copies of each applicant's W2 and tax returns for years _____ and _____.  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | a.   | Copies of each applicant's 1099s, for years _____ and _____.  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 8.4  | Copies, front and back, of cancelled checks for the past 12 monthly mortgage payments made by applicants.   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | a.   | 12 months' payment history from lenders unless shown on credit report.  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 8.5  | Copies of the three most recent months' bank statements for all checking and savings accounts of applicants.  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | 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 <b>ft</b> Form 207] |

[illegible]

**STACK ORDER SECTION B:**

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