



Stacking Order

- ✓ Submission Sheet
- ✓ 1008
- ✓ 1003 (typed)
- ✓ 1003 (handwritten)
- ✓ Good Faith Estimate (handwritten)
- ✓ TIL
- ✓ Credit Report:
 - Credit Explanation Letters
 - Divorce Decree
 - BK Papers
 - Leases for current rental properties
 - Verification of Rent
 - Other credit documents
- ✓ VOE (written or verbal)**
- ✓ Pay stubs**
- ✓ W-2's**
- ✓ Bank Statements or VOD**
 - All pages of each account**
- ✓ Source of Funds Statement**
- ✓ Copies of escrow letter or checks**
- ✓ Agreement of Sale-signed by all parties
- ✓ Copies of lease for subject property if a NOO (Non-Owner Occupied)
- ✓ Appraisal
- ✓ Copy of Appraisers license
- ✓ All other RESPA docs
- ✓ Any other docs required to close

** If applicable

