

Loan Stacking Form

Borrower(s): _____ Virginia Housing Loan #: _____

Lender: _____ Lender Loan #: _____

Program: _____

Contact: _____ Phone #: _____ Extension: _____

Email: _____

CLOSING DOCUMENTS

- Wiring Instructions – typed and legible
- Virginia Housing Closing Certification
- Note
- Name/Signature Affidavit
- Copy of Power of Attorney and evidence of recordation
- Deed of Trust and applicable Riders
- Closing Disclosure fully completed and executed by all parties with all applicable addendums
- Seller’s CD fully executed
- Initial Closing Disclosure and evidence of receipt by consumer
- Hazard Declaration Page/Binder and paid receipt
- Condo Certificate of Insurance and HO6 policy with paid receipt
- Flood Insurance Policy with paid receipt, if applicable
- Copy of Deed of Bargain and Sale
- Insured Closing Protection Letter
- Title Binder and applicable endorsements
- W-9
- Tax Information form
- Initial Escrow Account Disclosure Statement

VIRGINIA HOUSING AND MCC DOCUMENTS

- Virginia Housing Delegated Approval Notice & Confirmation or Loan Approval Form
- Compliance Agreement – Exhibit CA
- Loan Submission Cover Letter – Exhibit O
- Program Disclosure and Borrower Affidavit (fully executed) – Exhibit E
- Seller Affidavit (executed by all sellers) – Exhibit F
- Post Closing Cover Letter – Exhibit P
- Awards Letter executed by Borrower(s) (Plus Second Mortgage/DPA/CCA Grant)
- Letter of Obligation (Plus Second Mortgage/DPA Grant when first mortgage is FHA)
- Secondary Financing Certification / Affordable Housing Programs – Exhibit LL
- Homebuyer Education Certificate – required for all borrowers that are first-time homebuyers
- Recapture Notice (MCC)
- MCC Homebuyer Application & Fact Sheet, Signed (MCC)

CREDIT DOCUMENTS

CONVENTIONAL LOAN

- PMI Certificate
- 1008 Transmittal Form
- UCD Findings

FHA LOAN

- HUD/VA Addendum to the Uniform Residential Loan Application – Form HUD 92900A-completed and signed – Initial and Final
- Loan Underwriting and Transmittal Summary – Form HUD 92900LT
- CAIVRS Authorization (On most FHA loans the CAIVRS will be on the bottom of the FHA Case#)
- LDP/GSA
- FHA Connection Case Query for Borrower Validation
- Evidence of Holder and Servicer transfer in FHA connection
- Mortgage Insurance Certificate

FHA DISCLOSURES

- Informed Consumer Choice Disclosure Notice
- For Your Protection Get a Home Inspection
- Important Notice to Homebuyers
- Potential Home Energy Benefits
- The Importance of Home Inspection and Watch out for Lead-Based Paint Poisoning
- Other: _____

RHS LOAN

- USDA RHS form 3555 Request for Single Family Housing Loan Guarantee
- Worksheet for Documenting Eligible Household & Repayment Income (Attachment A)
- USDA RHS form 3555 Loan Note Guarantee
- USDA RHS form 3555 Conditional Commitment
- USDA RHS form 3555-19 Loan Closing Report
- CAIVRS Authorization
- LDP/SAM

VA LOAN

- HUD/VA Addendum to the Uniform Residential Loan Application – Form VA 26-1802a
- Loan Analysis – Form VA 26-6393
- Report and Certification of Loan Disbursement – Form VA 26-1820
- VA Borrower and Lender Certifications
- Request for Certificate of Eligibility – Form VA 26-1880 & DD 214 (if applicable)
- Certificate of Eligibility or Prior Loan Validation for VA IRRR Loans
- Loan Summary Sheet – Form VA 26-0286
- Statement of Service - Active Duty Only
- Counseling Checklist for Military Homebuyers- Active Duty Only
- Child Care Statement (and Letter confirming amount if applicable)
- CAIVRS Authorization
- LDP/SAM
- Other: _____

CREDIT

- Initial and Final 1003 completed and signed by all parties
- AUS Findings: DU LPA GUS (for RHS Loan GUS automatically pulls CAIVRS)
- Customer Identification Verification Letter/CIP
- Copy of Driver's License/Social Security Card (if available)
- Credit Supplements (if applicable)
- Credit Report
- Inquiry Letter completed by the borrower(s) (if there are inquiries on the credit report)
- Credit Item(s) Explanation letter
- Verification of Rent
- Verification of Mortgage Account (if applicable)
- Divorce Decree
- Separation Agreement
- Child Support Order
- Bankruptcy Docs
- Lender Data Integrity Report (Examples: Drive Report, FraudGuard, Loansafe)
- Other: _____

INCOME

- Income Calculation Worksheet **or** Self Employed Worksheet
- Verification of Employment: Verbal or Full VOE
- Verbal VOE and source documentation
- Independent Verification of Telephone # (Google Lookup)
- Paystubs
- W-2 forms, 1099s
- Supporting Income Documentation
- Third Party Verification of Business (Self-Employed)
- 2 years Tax Transcripts (Conventional)
- Self Employed: YTD P&L, Tax Returns, Business Tax Returns
- Other: _____

ASSETS

- Bank Statements (all pages)
- Verification of Deposit
- Joint Account(s) Letter
- Source of Funds for deposits
- NSF Letter of Explanation
- 401K/Retirement Accounts
- Gift Funds Documentation: Letter Donor Ability Transfer Deposit W/D
- Closing Disclosure or CD for Sale of Present Home
- Other: _____

SALES CONTRACT

- Sales Contract and all addendums Signing Authority POA
- FHA Amendatory Clause and Real Estate Certification
- VA Escape Clause
- Certificate of Insurance on PUDS and Condos
- Other: _____

APPRAISAL

- UCDP SSR Forms (Conventional)
- VA Lenders Notice of Reasonable Value (LNOV)
- Conditional Commitment Direct Endorsement State of Appraised Value – Form HUD 92800.5B(FHA)
- Certificate of Occupancy (CO) Building Permit
- Inspection Reports Final Repair Soil Treatment Termite Well/Septic Community
- Appraisal including all addendums and attachments Appraiser License
- Appraisal Logging and submission to EAD Portal (FHA)
- 2nd Appraisal (Flip)
- FHA Case Number Assignment
- FHA Condo Approval with FHA Concentration 51% Occupancy Letter for Condo’s
- Builder Certification of Plans, Specs & Site – HUD92541 (New Construction)
- Warranty Protection Plan 1 Year 10 Year
- VA Case Number or VA IRRRL LIN
- VA Builder ID (New Construction)
- Survey (if applicable)
- Flood determination with life of loan tracking
- Plate verification (IBTS) – Manufactured Homes
- Engineers/Foundation Inspection – Manufactured Homes
- Other: _____

GENERAL DISCLOSURES

- HOEPA/HMDA Required Information
- New FFIEC Rate Spread Calculator
- Appraisal Report Disclosure and Acknowledgement
- Borrower’s Certification & Authorization
- Disclosure with Respect to Title Insurance
- Loan Estimate Acknowledgement of Receipt of LE Notice of Intent to Proceed

Most current to initial

- Changed Circumstance (in front of the LE to which it applies)
- Required Providers Disclosure
- Settlement Service Providers
- Lock-in-Agreement
- Occupancy Certificate (Mortgage Fraud Disclosure)
- Errors and Omissions Statement
- Counseling certificate
- Patriot Act
- 4506-T
- Privacy Notice
- Servicing Disclosure
- ECOA
- Transfer of Servicing Notice (Hello/Good-by Letter)
- Other: _____

REFINANCES – AS APPLICABLE TO PROGRAM

- Virginia Housing Income Certification (if not disclosed on 1003) – Streamline Refinance & RapidRefinance
- Virginia Housing Refinance Eligibility Letter
- Net Tangible Benefit Disclosure and Worksheet
- Mortgage Payoff/updated Mortgage payment on credit report to show current for the month or must show current on payoff
- VA Interest Rate Reduction Refinancing Loan Worksheet – Form VA 26-8923
- VA Rate Reduction Certification (VA IRRRL)
- Net Tangible Benefit