



## Underwriting Stacking Order

For Conventional, FHA, & VA Loan File Delivery

**Mortgage Company:** Direct Mortgage Corp.

**Broker Contact :** Jim Beech

**Loan Number:** 172184

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### **Stack Loan File in the following order:**

- Cover Sheet Generated from DirectWare™ (Step 6)
- Direct Mortgage Loan Submission Form
- Underwriting Approval Sheet
- Direct Mortgage Rate Lock Confirmation
- DirectWare™ Closing Doc Order Form
- Fraud Guard
- AUS Findings (LP, DU, Etc...)
- FHA Case Number Assignment with Netting Authorization Code (if applicable)
- FHA Streamline Worksheet or VA IRRRL (if applicable)
- Original VA Certificate of Eligibility and VA Related Indebtedness (if applicable)
- 1008, MCAW, or VA Loan Analysis
- Final 1003
- Final 92900
- Original 1003
- Original 92900
- Credit Report
- Credit LOE, BK Papers, Divorce Decree, & Tradeline Updates
- Written and/or Verbal VOE
- Pay Stubs (Provide the most recent 30 day pay stubs)
- 2 Years W2's and/or Tax Returns
- Lease Agreements, Proof of Misc. Income, Etc.
- VOD
- Bank Statements, 401(k) Statements, and Other Asset Documentation
- Gift Letter, HUD-1 to Verify Previous Sale, Proof of Earnest Money Deposit, Etc.
- REPC with All Addenda
- Written Payoff Demand Letters for all Mortgages being Refinanced
- Hazard Insurance
- Flood Cert
- Preliminary Title Report
- Appraisal (Include FHA Value Conditional Commitments if needed)
- Initial Good Faith Estimate (GFE)
- Initial Federal Truth In Lending Disclosure Statement (TIL)
- All other applicable disclosures

**"The Best Brokers, Go Direct."**