

Loan Stacking Form

Borrower(s):

Virginia Housing Loan #:

Lender:

Lender Loan #:

Program:

Contact:

Phone:

Extension:

Email:

CLOSING DOCUMENTS

- ☐ Wiring Instructions – typed and legible
- ☐ Note
- ☐ Name / Signature Affidavit
- ☐ Power of Attorney and evidence of recordation
- ☐ Deed of Trust and applicable Riders
- ☐ Tax-exempt Bond Financing Rider (Bond programs)
- ☐ Closing Disclosure fully completed and executed by all parties with all applicable addendums
- ☐ Seller 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 or Application with paid receipt, if applicable
- ☐ Deed of Bargain and Sale
- ☐ Insured Closing Protection Letter
- ☐ Title Binder and applicable endorsements
- ☐ W-9
- ☐ Tax Information form
- ☐ Initial Escrow Account Disclosure Statement
- ☐ Outside subordinate financing documents, if applicable – include the following: Approval from subordinate lienholder specifying terms and conditions, Note, Deed of Trust
- ☐ Outside grant documents, if applicable – include approval from grantor and evidence of receipt per GSE/insurer/guarantor requirements
- ☐ Re-sale or deed restricted properties, if applicable – include the following: Covenants and Restrictions

VIRGINIA HOUSING DOCUMENTS

- ☐ Virginia Housing Delegated Approval Notice & Confirmation or Loan Approval Form
- ☐ Compliance Agreement – Exhibit CA
- ☐ Loan Submission Cover Letter – Exhibit O (Bond programs)
- ☐ Program Disclosure and Borrower Affidavit (fully executed) – Exhibit E (Pgs 1-4 for bond programs; pgs 1-2 for non-bond programs)
- ☐ Seller Affidavit (executed by all sellers) – Exhibit F (Bond programs)
- ☐ Community Hero Grant Certification (fully executed by all borrowers & Originating Lender; Community Heroes Grant, if applicable)
- ☐ First Generation Affidavit (fully executed and notarized; FirstHome Dream, if applicable)
- ☐ Post Closing Cover Letter – Exhibit P (Bond programs)
- ☐ Award Letter executed by Borrower(s) for DPA / CCA / Community Heroes Grant (Note: The Award Letter for the Plus Second Mortgage must be included in document upload for the second mortgage)
- ☐ Obligation Letter for DPA / CCA Grant / Community Heroes Grant when first mortgage is FHA (Note: The Obligation Letter for the Plus Second Mortgage must be included in the document upload for the second mortgage)
- ☐ Secondary Financing Certification / Affordable Housing Programs – Exhibit LL, if applicable
- ☐ Homebuyer Education Certificate – required for all borrowers that are first-time homebuyers
- ☐ Recapture Notice (Bond programs)

CREDIT DOCUMENTS

CONVENTIONAL LOAN

- ☐ PMI Certificate (over 80% LTV)
- ☐ 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
- ☐ FHA Connection Case Query for Borrower Validation ☐ FHA Case Number Assignment
- ☐ Evidence of Holder and Servicer transfer in FHA connection
- ☐ Mortgage Insurance Certificate (MIC)

RD LOAN

- ☐ RD form 3555-21 Request for Single Family Housing Loan Guarantee
- ☐ RD form 3555-17 Loan Note Guarantee
- ☐ RD form 3555-18 Conditional Commitment
- ☐ RD form 3555-19 Loan Closing Report

VA LOAN

- ___ HUD/VA Addendum to the Uniform Residential Loan Application – Form VA26-1802a
- ___ Loan Analysis – Form VA26-6393
- ___ 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)
- ___ VA Case Number or VA IRRRL LIN
- ___ Certificate of Eligibility or Prior Loan Validation for VA IRRRLoans
- ___ 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)
- ___ Other: _____

CREDIT

- ___ Initial and Final URLA completed and signed by all parties
- ___ AUS Findings: ___ DU ___ LPA ___ GUS (for RD Loan GUS automatically pulls CAIVRS)
- ___ Acceptable Identification (Driver's License, ID Certification)
- ___ Credit Report ___ Credit Supplements (if applicable)
- ___ Inquiry Letter completed by the borrower(s) (if there are inquiries on the credit report)
- ___ Credit explanation letter
- ___ CAIVRs Authorization (All government) & LDP / SAM (GSA) (if applicable)
- ___ Verification of Rent (if applicable)
- ___ Verification of Mortgage Account (if applicable)
- ___ Divorce Decree ___ Separation Agreement ___ Child Support Order
- ___ Bankruptcy Docs
- ___ Other: _____

INCOME

- ___ Income Calculation Worksheet **or** Self Employed Worksheet
- ___ Verification of Employment: ___ Verbal or ___ Full VOE
- ___ Final verbal VOE and source documentation
- ___ Independent Verification of Telephone # (Google Lookup) ___ Third Party Verification of Business (Self-Employed)
- ___ Paystubs
- ___ W2 &/or 1099 forms
- ___ Tax Transcripts – 1-2 years (Conventional)
- ___ Self Employed: YTD P&L, Tax Returns, Business Tax Returns
- ___ Other: _____

ASSETS

- ___ Bank Statements (all pages)
- ___ Verification of Deposit
- ___ 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: _____

COLLATERAL

- ___ Sales Contract and all addendums ___ Signing Authority ___ POA
- ___ FHA Amendatory Clause and Real Estate Certification
- ___ VA Escape Clause
- ___ Appraisal Logging and submission to EAD Portal (FHA)
- ___ 2nd Appraisal (FHA Property flip)
- ___ UCDP SSR Forms (Conventional)
- ___ Conditional Commitment Direct Endorsement State of Appraised Value – Form HUD 92800.5B (FHA)
- ___ Lender Notice of Reasonable Value (LNOV) (VA)
- ___ Appraisal including all addendums and attachments ___ Appraiser License
- ___ Condo Approval with all applicable condo documents
- ___ Condo Project Certification documents (Conventional, if using this approval method)
 - ___ FNMA Condo Project Manager (including Certificate ID, Phase ID, and Project ID), or
 - ___ FHLMC Condo Project Advisor (including Project Assessment Request ID and Project Waiver ID)
- ___ Inspections ___ Final ___ Repair ___ Soil Treatment ___ Termite ___ Well/Septic ___ Community ___ Survey (if applicable)
- ___ Certificate of Occupancy (CO) ___ Building Permit ___ Builder Cert.– HUD92541 ___ Warranty Protection Plan (New Construction)
- ___ VA Builder ID (New Construction)
- ___ Plate verification (IBTS) ___ Engineers / Foundation Inspection (Manufactured Homes)
- ___ Flood determination with life of loan tracking
- ___ Other: _____

GENERAL DISCLOSURES

- ___ HOEPA / HMDA Required Information
- ___ 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-C (form must be completed with required Virginia Housing's third party auditor information)

Privacy Notice

Servicing Disclosure

ECOA

Transfer of Servicing Notice (Hello / Good-bye Letter)

Other:

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 PaintPoisoning

Other:

REFINANCES – AS APPLICABLE TO PROGRAM

Virginia Housing Income Certification (if not disclosed on URLA) – Streamline Refinance

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)

COMMUNITY LAND TRUST (CLT)

CLT Loan Amt Calculation Worksheet (pg.1)

CLT Underwriter Certification (pg.2)

CLT Closer & Post-Closer Certification (pg.3)

Ground Lease

Ground Lease Rider (FNMA form 2100 or FHLMC form 490)

(Note: Ground Lease or Ground Lease Memorandum must be recorded including the applicable Ground Lease Rider)