

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)
- ☐ 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 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 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)

RHS LOAN

- ☐ RHS form 3555-21 Request for Single Family Housing Loan Guarantee
- ☐ RHS form 3555-17 Loan Note Guarantee
- ☐ RHS form 3555-18 Conditional Commitment
- ☐ RHS 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 RHS 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 creditreport)
- ___ 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 or alternative document acceptable to the GSE/insurer/guarantor and the IRS
- ___ 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 Paint Poisoning
- ___ 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)