

Plus Second Mortgage 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
- Closing Disclosure fully completed and executed by all parties with all applicable addendums
- Initial Closing Disclosure and evidence of receipt by consumer

VIRGINIA HOUSING AND MCC DOCUMENTS

- Virginia Housing Delegated Approval Notice & Confirmation or Loan Approval Form
- Award Letter executed by Borrower(s) for Plus Second Mortgage
- Obligation Letter for Plus Second Mortgage when first mortgage is FHA

CREDIT DOCUMENTS

- Initial and Final URLA completed and signed by all parties

GENERAL DISCLOSURES

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

Note: Plus Second Mortgage Loans must be uploaded separately into the appropriate loan number for the second mortgage. Do not upload with the first loan as this will cause a delay in review for purchase. Only upload those documents required.