



## Non-Delegated Submission Form/Stacking Order

### Loan Characteristics

RPF Loan #: \_\_\_\_\_ Borrower First Name/Last Name: \_\_\_\_\_

Product Type:  Fannie  Freddie  FHA  VA

Purpose:  Purchase  R/T  Cash-Out

Refinance

### Submission to include, but not limited to the following:

Use RPF Seller Portal "Connect" to upload a complete FNMA 3.2 File

### Stacking Order

Completed Submission Form

### AUS Results

AUS Results:  DU  LP

1008 signed, dated, fully completed including Risk Assessment/match AUS

1003 must reflect all properties owned in REO section even if not financed/match AUS, signed & dated by LO

### Credit Package

Credit Report associated to AUS

Additional Credit Docs/Supplements

SS Authorization

Mortgage Payoffs (if applicable)

Divorce Decree/Separation

SS Validation

Agreement

Credit Inquiry Letter

Bankruptcy papers

VOR/VOM (Alt QM)

LOE Name & Address variations

Document all REO properties with Mortgage Statements, Taxes, HOA dues, Owned Free & Clear

### Income Documents

Income Worksheets

#### Salaried

WVOE's, Current Paystubs with YTD income, W2's (per AUS)

SS/Fixed Income documentation (award letters, 1099, verified deposits)

Rental Income (Current Lease Agreement)

#### Self Employed

Previous 2 years signed 1040's with all schedules & letter from CPA/business license confirming 2 years Self Employment

K1's if applicable

YTD Profit & Loss Statement, Balance Sheet

### Asset Documents

Escrow Letter/Proof Earnest Money  Gift funds/Donor's Ability (if applicable)

Bank Statements  Retirement or investment account statements

### Property Documents

Purchase Contract

Tax Certificate

Title Commitment & CPL

Homeowners and Flood Insurance

Condos & PUD's (Master policy & HO6)

Flood Cert

### Disclosures

Initial GFE

Initial TIL

Closing Disclosure

Loan Estimate

Initial Federal and State Disclosure Packet

### FHA

FHA LT

Initial 92900a

FHA Case # Assignment