



## CHF FHA LOAN STACKING CHECKLIST

Broker Name: \_\_\_\_\_ Contact: \_\_\_\_\_

Borrower Name: \_\_\_\_\_ Loan #: \_\_\_\_\_

AE: \_\_\_\_\_

### Right side of folder:

- \_\_\_\_\_ Loan Submission Form
- \_\_\_\_\_ Loan Stacking Checklist
- \_\_\_\_\_ 92900LT
- \_\_\_\_\_ Typed 1003, Application
- \_\_\_\_\_ Typed HUD Addendum (92900 - 4 pages)
- \_\_\_\_\_ Initial 1003, Scratch Application
- \_\_\_\_\_ Initial HUD Addendum (92900 - 2 pages)
- \_\_\_\_\_ AUS Findings (DO/DU, if applicable)
- \_\_\_\_\_ Clear CAIVR Printout; Clear GSA and Clear LDP
- \_\_\_\_\_ FHA Case # Assignment; Appraiser Assignment; Refinance Authorization (if applicable)
- \_\_\_\_\_ Credit Report (NPS's if in a community property state)
- \_\_\_\_\_ Alternative Credit Documentation (if applicable)
- \_\_\_\_\_ Verification of Rent / Mortgage (if not on credit report)
- \_\_\_\_\_ Credit Explanations (if applicable)
- \_\_\_\_\_ Divorce Decree (if applicable)
- \_\_\_\_\_ Bankruptcy Papers (if applicable)
- \_\_\_\_\_ Original verification of Employment and/or verbal VOE
- \_\_\_\_\_ Current pay stubs (certified copies)-full 30 days with ytd disclosed
- \_\_\_\_\_ W-2's (certified copies)- most recent 2 yrs
- \_\_\_\_\_ Tax Returns, if applicable (all pages and schedules)
- \_\_\_\_\_ Signed 4506T and/or 8821
- \_\_\_\_\_ Original signed YTD Profit and Loss and Balance Sheet (if applicable)
- \_\_\_\_\_ Original verifications of deposit
- \_\_\_\_\_ Current bank statements, all pages (certified copies)
- \_\_\_\_\_ Executed Gift Letter & supporting docs (if applicable)
- \_\_\_\_\_ Rental Agreements (certified copies)
- \_\_\_\_\_ Fully Executed Purchase Contract with all addenda (if applicable)
- \_\_\_\_\_ Letter from Condo Association - Current owner occupancy exceeds 51%
- \_\_\_\_\_ Provide printout from FHA connection with condo approval ID #
- \_\_\_\_\_ Appraisal - **Can be e-mailed to [appraisals@classichomefinancial.com](mailto:appraisals@classichomefinancial.com)**
- \_\_\_\_\_ Original Signed Good Faith Estimate and Truth in Lending
- \_\_\_\_\_ All other original disclosures to include: Servicing Transfer Disclosure, ECOA, Appraisal Disclosure  
 Servicing Transfer Disclosure, ECOA, Appraisal Disclosure (right to receive appraisal), Borrower's  
 Credit Authorization, Notice to Home Owners (Assumption Disclosure) Important Notice to Homebuyer,  
 For Your Protection Get a Home Inspection (this is for purchases, should be completed by Realtor,  
 but must be in the file), Informed Consumer Choice Disclosure, HomeBuyer Summary  
 (this one is part of the appraisal and provided by the appraiser), ARM disclosure (if applicable),  
 Privacy Notice, Broker Origination Agreement (mortgage / LO Agreement)  
 Credit Score Disclosure

**Send File to:**  
 Classic Home Financial, Inc.  
 10700 Richmond Avenue, Suite 340  
 Houston, TX 77042  
 Phone: 713-843-7720  
 Fax: 713-936-2644

### Left Side of Folder - Closing Documents

- \_\_\_\_\_ Fee Sheet (include Title Company and email address for docs)
- \_\_\_\_\_ Title Work with Tax Information / Certificates
- \_\_\_\_\_ Wiring Instructions
- \_\_\_\_\_ Hazard Insurance
- \_\_\_\_\_ Survey (if applicable)
- \_\_\_\_\_ Lock Sheet
- \_\_\_\_\_ Closing Protection Letter