



# SOUTH WIND FINANCIAL

"Diversified Lending Specialists"

Loan Number: \_\_\_\_\_ Loan Amount: \$ \_\_\_\_\_  
Loan Officer: \_\_\_\_\_ Lender: \_\_\_\_\_  
File Name: \_\_\_\_\_ Rate: \_\_\_\_\_ % Closing Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Purpose of Loan: (Please circle)

**PURCHASE**                      **RATE/TERM REFI**                      **CASHOUT REFI**

Left Side (top to bottom)

- \_\_\_\_\_ Copy of check (s)
- \_\_\_\_\_ **HUD- 1**
- \_\_\_\_\_ Note
- \_\_\_\_\_ **Deed of trust PG 1 MUST BE CONFORMED COPY**
- \_\_\_\_\_ Quit Claim
- \_\_\_\_\_ Right of Rescission (*ALL O/O REFINANCES*)
- \_\_\_\_\_ Appraisal Receipt
- \_\_\_\_\_ Other Invoices/ Receipts
- \_\_\_\_\_ Set Up Sheet
- \_\_\_\_\_ Conversation Log
- \_\_\_\_\_ **Doc Order Sheet**
- \_\_\_\_\_ Lock Sheet
- \_\_\_\_\_ **Loan Approval (MUST)**
- \_\_\_\_\_ Preliminary Title **Request**
- \_\_\_\_\_ Appraisal **Request**
- \_\_\_\_\_ Conditions from the underwriter  
*not on right side of file or anywhere else on stack*
- \_\_\_\_\_ **Homeowners Insurance**
- \_\_\_\_\_ **Anti-Money Laundering Disclosure**

Right Side (top to bottom)

- \_\_\_\_\_ **SWF STACKING ORDER**
- \_\_\_\_\_ Lender Submission Sheet/Specific Forms
- \_\_\_\_\_ Final Typed 1008
- \_\_\_\_\_ Final Typed 1003 (L.O. MUST SIGN)
- \_\_\_\_\_ Initial 1003 (*Loan App. All parties sign.*)
- \_\_\_\_\_ Reasonable Means WS (*All parties sign.*)
- \_\_\_\_\_ Borrowers Sig. Authorization Prior to Credit
- \_\_\_\_\_ Credit Report (*SWF's name MUST*)
- \_\_\_\_\_ FACTA (SIGNED&COMPLETED IN ALL FILES)
- \_\_\_\_\_ Credit Supplements
- \_\_\_\_\_ Letters of Explanation (*BK papers, lease agreements, divorce papers*)
- \_\_\_\_\_ VOR/VOM/ Cancelled Checks
- \_\_\_\_\_ VOE
- \_\_\_\_\_ **30 days Paystubs/Past 2 yr. W-2's**
- \_\_\_\_\_ **Past 2 yr Tax Returns**
- \_\_\_\_\_ **Identification Cards (SS, ID, Res.Alien)**
- \_\_\_\_\_ VOD
- \_\_\_\_\_ Assets (*Bank, CD, 401K, etc*)
- \_\_\_\_\_ HOA Cert
- \_\_\_\_\_ **Purchase Contract (fully executed)**
- \_\_\_\_\_ **Mortgage Statement (Refinance only)**
- \_\_\_\_\_ **Pay-off Statement (Refinance only)**
- \_\_\_\_\_ **Escrow Instructions AND EMD Receipts**
- \_\_\_\_\_ **Preliminary Title**
- \_\_\_\_\_ Note & Deed (*Refinance*)
- \_\_\_\_\_ **Appraisal Appraised Value \$** \_\_\_\_\_  
*(SWF's/LENDER'S NAME A MUST OR XFER LETTER)*
- \_\_\_\_\_ Final Inspections (*Termite, 442, etc..*)

EVERYONE SHOULD BE ON POINT CENTRAL

ALL ITEMS IN BOLD REQUIRED ON EVERY FILE

Disclosure forms signed by borrower

**ALL forms in all loans signed and dated no exceptions!!!**

- \_\_\_\_\_ Servicing Disclosure
- \_\_\_\_\_ Mortgage Loan Origination (*L.O. to sign*)
- \_\_\_\_\_ Borrowers Cert. & Authorization
- \_\_\_\_\_ ECOA
- \_\_\_\_\_ Flood Disaster Protection
- \_\_\_\_\_ Disclosure Notices
- \_\_\_\_\_ IRS 4506T
- \_\_\_\_\_ U.S Patriot Act Borrowers Signature page
- \_\_\_\_\_ U.S. Patriot Act ID page
- \_\_\_\_\_ Privacy Policy Disclosures NEW ONE 2 PGS  
NEEDS TO BE CORRECTLY COMPLETED

Other ARM Disclosures

Required on ALL Adjustable Rate Mortgages

- \_\_\_\_\_ ARM Disclosures
- \_\_\_\_\_ ANTI-STEERING DISCLOSURE ALL FILES
- \_\_\_\_\_ *Good Faith Estimate 100% COMPLETED & Truth-in-Lending*
- \_\_\_\_\_ Final 2010 GFE & TIL (Correct Rate and Loan Amount, MATCHING FINAL HUD)
- \_\_\_\_\_ ANY Revised GFE & TIL
- \_\_\_\_\_ NV FEE IMPACT FULLY COMPLETED CORRECTLY
- \_\_\_\_\_ 2010 GFE & TIL (*Signed and Dated w/in 3 days of app.*)  
(Loan officer to sign original TIL)

**EACH BORROWER, EVEN IF MARRIED, MUST GET THEIR OWN TIL!! ORIGINAL AND FINAL!!**