



SOUTH WIND FINANCIAL

"Diversified Lending Specialists"

FHA/VA 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
- _____ 92900 LT FHA Transmittal (*FHA*)
- _____ Loan Analysis/Signed by u/w (*VA*)
- _____ **Final Typed 1003 (L.O. to sign MUST)**
- _____ **Final HUD Addendum 92900**
- _____ **Initial 1003 (Loan App. All parties sign.)**
- _____ **Initial HUD Addendum 92900 (SWF EIN info AND SIGNED)**
- _____ **Commercially Reasonable Means FORM**
- _____ **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/2 yr. W-2's**
- _____ **2 yr Tax Returns**
- _____ **Identification Cards (SS, ID, Res.Alien)**
- _____ VOD
- _____ Assets (*Bank, CD, 401K, etc*)
- _____ HOA Cert
- _____ **Purchase Contract (executed)**
- _____ **Mortgage Statement (Refinance)**
- _____ **Pay-off Statement (Refinance)**
- _____ **Case No. (FHA/VA)**
- _____ **CAIVRS (FHA & VA)**
- _____ **LDP & GSA**
- _____ **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 (442 etc.) (*Termite (RQRD FOR ALL VA LOANS)*)

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
- _____ Patriot Act ID page
- _____ Privacy Policy Disclosures NEW ONE 2 PGS
NEEDS TO BE CORRECTLY COMPLETED

Other ARM Disclosures

Required on ALL Adjustable Rate Mortgage

- _____ 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!!



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Other FHA Forms (Right Side bottom)

- _____ Important Notice to Homebuyers
- _____ HUD Appraised Value Disclosure
- _____ Amendatory Clause (*Purchase*)
- _____ FHA Energy Efficient Fact Sheet
- _____ For Your Protection-Get a Home Inspection (*HUD 92564*)
- _____ Notice to Homeowner-Release of Personal Liability
- _____ Consumer Choice Disclosure Notice CORRECT MI??
- _____ Mortgage Broker Business Contract
- _____ Identity of Interest Statement

Other VA Forms (Right Side bottom)

- _____ VA-Certificate of Eligibility
- _____ Interest Rate & Discount Statement
- _____ Federal Collection Policy Notice-VA Form 26-0503
- _____ Debt Questionnaire (*VA Form 26-0551*)
- _____ Counseling Checklist for Military Homebuyers (*VA Form 26-0592*)
- _____ Request for a Certificate of Eligibility (*VA-26-1880*)
Use this form if veteran does not have cert.
- _____ Verification of VA Benefit-Related Indebtedness (*VA Form 26-8937*)
- _____ Rights of VA Loans Borrowers (*VA Form 26-8978*)
- _____ Request for Certificate of Veteran Status (*HUD 92950*)
- _____ Amendatory Clause (*Purchase*)
- _____ Request for VA Appraisal
- _____ Alive & Well
- _____ Nearest Living Relative
- _____ Comparison Worksheet (*Old vs. New*)
- _____ VA FORM # 26-1820 *CERT. OF LOAN DISBURSEMENT*
- _____ DD 214