### CONVENTIONAL STACKING ORDER

#### LEFT / CLOSING SIDE

- Funding Worksheet
- Lock Confirmation
- Note and Addendums - Certified True Copy
- Alonge
- Loan Modification
- Buydown Agreement
- Mortgage/Deed Of Trust and Riders - Certified True Copy
- Borrowers Power of Attorney
- Quitclaim/Interspousal/Grant/Warranty Deeds
- Subordination Agreement
- PMI Certificate
- Flood Cert - Life of Loan
- Evidence of Flood Insurance
- Evidence of Hazard Insurance
- Final HUD - Stamped "Final"
- Lender's/Closing/SCrea Instructions
- Wire Instructions
- Final TIL
- Itemization
- First Payment Letter
- EAD-Initial Escrow Account Disclosure OR
- Signed Escrow Waiver
- Tax Information Sheet - Completed and Signed W-9’s
- 4506 and 4506T
- Signature Affidavit / AKA Statement
- Compliance Agreement / Errors and Omissions
- Notice of Right to Cancel
- Flood Insurance Authorization
- Mortgage Service Transfer Disclosure
- FICO Disclosure Statement
- PMI Disclosure
- Correction Agreement / Limited POA - Notarized
- All Other Miscellaneous Closing Documents

#### RIGHT / CREDIT SIDE

- Funding VOE
- SNMC Approval
- Investor Approval
- 1008
- Final Typed 1003
- Initial 1003
- Drivers license
- Final DU/LP

**CREDIT -**

- Credit Report and Supplements
- Credit Explanations
- Satisfactions of Judgments/Liens
- BK Papers and Discharge
- Divorce Decree and Related Documents
- Verification of Mortgage / Rents - VOM / VOR
- Payoff Demand
- Miscellaneous Credit Documentation

**INCOME -**

- Underwriting VOE
- Employment Letters of Explanation
- Pay stubs
- W-2’s
- Tax Returns
- P&L’s
- Proof of Alimony / Child Support
- Proof of Social Security
- Miscellaneous Income Documentation

**ASSETS -**

- Verification of Deposits - VOD
- Bank Statements
- 401(k) / Stock / Investment Statements
- Gift Letter Documentation
- HUD 1 Sale of Current Property
- Miscellaneous Asset Documentation

**PROPERTY -**

- Purchase Agreement/Earnest Money Agreement
- Deposit/Receipt
- MERS Findings
- Closing Protection Letter
- Preliminary Title Report / Title Commitment
- Plat Map / Survey
- HOA Cert
- Termite Report and Clearance
- Appraisal w/ Photos and Appraisers License
- Miscellaneous Property Documentation

**INITIALS -**

- Borrowers Authorization Signed and Dated
- GFE w/ YSP Disclosed
- TIL (Purchases)
- Servicing Disclosure
- Mortgage Loan Origination Agreement
- All other disclosures provided by broker