



Wall Financial Inc.

320 Arden Ave. Suite 100, Glendale, CA 91203

## STACKING ORDER

**\* SUBMISSION FORM (LEFT SIDE OF FILE)**

**\* TYPED 1008**

**\* TYPED 1003**

**\* HAND WRITTEN 1003**

Copy of I.D. / D.L

Copy of Social Security Card

Copy of Credit Invoice

Credit Supplements (exp: Proof, Collections, Charge Offs, Judgment's or liens paid)

**\* CREDIT REPORT – W/3 REPOSITORIES W/CREDIT SCORES**

LOE re: Refinance, Motivation, Relationship / LOE re: All inquiries with in 90 days

\*\* BANKRUPTCY PAPERS & INTERLOCUTORY DIVORCE DECREE

VOM – All Mortgages (last 12 months or Cancelled Checks)

\*\* VOR – 12 Months or Cancelled Checks

Lease Agreements (Subject or Rentals)

216 Operation Income statement (Subj.) – or – 1007 Comparable Rent Schedule (Rentals)

**\* VOE FOR BORROWER**

\*\* Pay Stubs, Current 1 Month YTD

\*\* W-2's, Current 2 years

Prior VOE

Profit & Loss / Balance Sheet through last quarter

1040 / 1065 / 1120 / K-1 for 2 years signed and dated

Social Security / Retirement Income

**\* VOD OR 2 MONTHS CONSECUTIVE MONTHS BANK STATEMENTS**

Gift letter completed and signed by all Parties

Donor's ability to give gift funds

\*\* HOA Certification

Deposit Receipt for funds in Escrow and copy of check

Estimated HUD-1

\*\* Escrow Amendments

**\* ESCROW INSTRUCTIONS**

\*\* Purchase Contract and all addendums certified and signed by all parties

Grant Deed or Quitclaim Deed

Addendum's to Prelim

**\* PRELIMINARY TITLE REPORT**

Copy of the Appraisal Invoice

442 w/Photos

**\* APPRAISAL WITH ORIGINAL SIGNATURES & PHOTOS**

**\* GOOD FAITH ESTIMATE (GFE)**

**\* REG. Z (TIL)**

**\* CREDIT REPORT AUTHORIZATION**

**\* APPRAISAL DISCLOSURE**

**\* SERVICING DISCLOSURE**

**\* ECOA**

**\* FAIR LENDING NOTICE**

\*\* Owner Occupancy

\* REQUIRED FOR UNDERWRITING

\*\* IF APPLICABLE