



**Loan Submission Sheet/Stacking Order**

Broker: \_\_\_\_\_ Broker Code: \_\_\_\_\_ Contact: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-Mail: \_\_\_\_\_  
 Borrower Name: \_\_\_\_\_ Co-Borrower Name: \_\_\_\_\_  
 Property Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Loan Program: \_\_\_\_\_ Program Code: \_\_\_\_\_ Interest Rate: \_\_\_\_\_  
 Lock Expiration: \_\_\_\_\_ Estimated Closing Date: \_\_\_\_\_

**The following Documents MUST be submitted to begin the underwriting of a file:**  
*Please check the individual items included in the submission package*

- FNMA 3.2 Export File
- Initial 1003 SIGNED by the Borrower and Loan Officer (Can be fax copy)
- 3 File Merged Credit Report
- Paystubs for each borrower with income matching 1003 (if full doc)
- W-2s for each borrower (if full doc)
- Bank Statements/VODS matching 1003 balances
- Signed Sales agreement for subject property (on purchases)
- Appraisal with appraiser's license
- USDA Reservation of Funds
- USDA Property Eligibility Confirmation
- PHFA Mortgage Affidavit
- PHFA Recapture Tax Form
- PHFA 2 Unit Disclosure (If applicable)

**Signed RESPA Docs**

- \*GFE and affiliated agreements reflecting YSP to broker
- \*TIL
- \*ECOA
- \*Right to receive a copy of the appraisal
- \*PA Repayment Disclosure
- \*Servicing Disclosure
- \*Broker Origination Agreement and State Specific Forms
- \*FICO Score acknowledgement
- \*Broker Fee Agreement
- \*Patriot Act Disclosure
- \*Borrower's Authorization
- \*Applicable Program Disclosures
- \*Privacy Policy Disclosure

**To eliminate as many conditions as possible, submit the following if available:**

- AUS Findings
- 12 months cancelled checks to show others making payments
- VORs (if required)
- VOs for borrower and co-borrower
- Court Orders (child support, alimony etc)
- 2 Years Tax Returns (self-employed, additional income)
- Gift Letters, Deposit Slips, Hand Money Check (if applicable)
- Appraisal and Appraiser's License (purchases)

**To expedite closings, add:**

- Closing Protection Letter
- Title Binder
- Tax Certifications
- Hazard Policy and Invoice or Paid Receipt
- Pre-HUD from Title Agent for fees.
- Wiring Instructions

**For USDA loans, the CPL, Hazard Insurance and Title will reflect the Reliant Funding Group mortgagee clause. For PHFA the CPL only will reflect the Reliant Funding Group mortgagee clause.**

**Reliant Funding Group, Inc.**  
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**Pennsylvania Housing Finance Agency**  
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