

United Residential Lending

General Loan File Stacking Order

“Full Income Documentation Programs”

Broker Name: _____ Broker Contact _____

Borrower: _____

Address: _____

City: _____ State: _____ Zip: _____

Include ALL items specific to your loan type & program
For Forms and Program Guidelines Please Visit www.URLENDING.com

- URL's Loan Submission and Registration Form
- 1008
- 1003 - original/handwritten – Must be signed and dated by borrower otherwise broker must sign and date and write verbal authorization by borrower where they would sign.
- Credit report – We use our credit report for final pricing and underwriting
- Any credit letters/supplements/letter of explanation - Any credit inquiries in the last 90 days (see attached form) or if applicable LOE for Derogatory Credit, Divorce Decree, Bankruptcy Papers (all pages), Mortgage Coupons or Statements for any open Mortgages not being paid off.
- Written VOE's – If required. (URL performs verbal verification within 5 days of funding).
- Paycheck stubs – 30 day most recent for all borrowers
- W2's – 2 most recent years
- P&L – (If self employed)
- Tax returns – If self employed or required to establish income average
- Copy of 1st Mtg Note - If doing a “Stand-Alone” 2nd & all HUD-1's from previous 12 month purchases or refi's
- PITI verification required – VOD or Bank statements should seasoned for 2 or 3 months depending upon program requirements.
- Seasoned funds to close – If necessary -VOD's / 2 months Bank Statements
- Rental lease agreements – If requested and required for rental income.
- HOA or PUD Certification – if applicable
- Appraisal 1st Mortgages – Full URAR – and any additional valuations required by program, & Appraisal addendums
- Appraisal 2nd Mortgage “Stand Alone” – Full URAR, Drive-by, or AVM in some cases utilizing URL approved AVM vendor
- Termite/home inspections – If purchase contract requires, if contract clearly states buyer waives then a letter holding URL harmless will be required to be signed at closing.
- Purchase agreement – LEGIBLE - if applicable with all addendums
- Title Insurance Binder and Closing Protection Letter – If paying off any mortgages then payoffs will be required. Note - Most 2nd mortgages only require “Limited Title Report”
- Hazard Insurance - Must cover LTV/CLTV Loan Amount or Guaranteed replacement.
- Flood insurance (United Residential will order)
- Original Initial Disclosures
 - o Servicing disclosure
 - o Notice of right to receive copy of appraisal
 - o Fair Lending Notice
 - o Truth-in-Lending (TIL)
 - o Good Faith Estimate (GFE)
 - o GFE Provider relationship
 - o Patriot Act Information
 - o Borrower Identification (Per Patriot Act)
 - o Copy of drivers license and social security card or identification used for customer ID form
 - o ECOA
 - o MLOA (when applicable)
 - o Credit score information disclosure
 - o Borrowers Credit Authorization
 - o Miscellaneous Disclosures – any state specific disclosures
 - o If 1st Mortgage ARM – must provide Initial ARM disclosure
 - o If 2nd Mortgage -HELOC – upfront disclosure
 - o 4506 (when applicable)