

Borrower Name: _____ 5th St Cap Loan #: _____ Correspondent Loan #: _____

Closed Loan Stacking Order:	
	Loan Detail Report
	Note – Certified with Allonge
Final Docs	
	Security Instrument: Deed of Trust/Mortgage with riders reflecting MERS info
	ARM Program Disclosure* (If Applicable)
	General Closing Instructions
	Specific Closing Instructions
	Borrowers Certification and Authorization*
	Hazard Insurance, Flood Cert and Authorization Requirements*
	4506T – Request for Transcript of Tax Return* (NA for Foreign Nationals)
	W9 – Payers Request for Taxpayers ID
	Acknowledgement of Receipt of Appraisal Report or similar
	Compliance Agreement
	Federal Equal Credit Opportunity Act, ECOA*
	Identity Affidavit or CIP/Patriot Act Form – Completed in full
	Initial Escrow Account Disclosure Statement list – Taxes and Hazard payments
	Notice Concerning Furnishing Negative Information
	Notice of Right to Cancel (If Applicable)
	Occupancy and Financial Status Affidavit
	Payment Letter to Borrower
	AKA/Signature Affidavit Statement
	Social Security Administration Auth for the SSA (NA for Foreign Nationals)
	ATR Attestation
	Tax Record Info Sheet or any alternative form listing due dates
	Evidence of Joint Application (If Applicable)
	Credit Score Disclosure* (NA for Foreign Nationals)
	Privacy Disclosure
	Bona-fide Discount Disclosure
	Signed Copies of LOEs and Tax Returns or P&L
	ACH Form Completed
	Spousal Docs for Non-Title Spouses:
	Deed
	Riders
	Non-applicant affidavit
	Occupancy and Financial Status Affidavit
	ID Affidavit
	NRCC (If Applicable)
	Appraisal
	Residency – US Proof of Identity at time of signing docs (DL, ID, Visa, Passport)
	Final Typed Loan Application (FNMA Form 1003)
	Credit Report – Soft Credit
	Closing Disclosure – with funds to close and settlement statement
	Loan Estimates – (Initial + Revised)
	UW Approval & Lock Confirmation
	Tax Record Info Sheet
	Income and Debt Worksheet
	Warranty / Grant Deed
	Disclaimer / Quit Claim Deed
	Closing Protection Letter
	Prelim Title Report
	Appraisal Notice
	Auth to Complete Blank Spaces
	Borrowers Certification
	Certificate of Loans to One Borrower
	Impound Auth
	Address Certification
	Customer Identification Verification
	First Lien Letter; Notice Regarding Copies of Documents
	Amortization Schedule
	Verification of Employment
	Servicing Transfer Notice and Disclosure
Other:	
Other:	

*Not required if submitted with Initial Disclosures