



File Stacking Order

Borrower _____ Loan # _____
Correspondent Name _____ Lender ID # _____ Universal Loan Identifier (ULI) _____
Person Completing this Form _____ Phone _____

Submit ORIGINAL COLLATERAL package to the custodian. Copies of collateral to be included with the closing package.

Collateral Package – shipped to custodian

Copy of Mortgage/Deed of Trust
Original Mortgage Note (all applicable riders/addendums)
Bailment Letter
Original Endorsement or Allonge – executed but endorsed in blank
Copy of POA (if applicable)
Copy of the Trust Agreement (if applicable)
Related CEMA Documents (if applicable)

Copy only required

Loan Estimate (LE)
Closing Disclosure (CD)
Wire Instructions/Bailee Letter
Tax Authorization Letter/Letter of tax payment responsibility Name/
AKA/Signature Affidavit
Power of Attorney
Assignment(s)
Mortgage/Deed of Trust completed and applicable Riders
or Addendum with legal description
Title Policy/Commitment and endorsements
MI Certificate
Warranty/Grant/Quit Claim/Bargain & Sale Deed
Living Trust Documents (State of Illinois)
Payment History – if reduced balance or Escrow disbursements Initial
Escrow Account Disclosure Statement (Escrow disclosures {new
escrow account or waived escrow account} should be completed on
the CD. If using TRID docs, separate disclosures not required)
Escrow Waiver (Escrow disclosures {new escrow account or waived
escrow account} should be completed accurately on the CD. If using
TRID docs, separate disclosures are not required)
Settlement Statement-fully executed Final Buyer's
& Seller's and fully executed Certification/Addendum.
Changed Circumstances Documentation
Settlement Provider List (if applicable)
Right of Rescission
Hazard Insurance Policy with PAID receipt or copy of HUD-1
(if paid at closing)
Hazard Insurance "Loss Payable" Payee Endorsement
HPML related documentation
Flood Certification

Flood Insurance Policy or Application, if applicable with
paid receipt

Flood Insurance "Loss Payable" Payee Endorsement
or transfer letter
Borrower's Certification and Authorization Form
FNMA 1008 Transmittal
Freddie Mac Loan Prospector (LP) or Fannie Mae Desktop
Underwriter (DU) final results
All Approval conditions
Contract Underwriting Approval
Credit report and all supporting credit supplements used to
under-write the loan
Initial and Final signed Application/1003 – signed/dated by
all borrowers
Tax Information Sheet
Tax Authorization Letter/Letter of tax payment responsibility
(if applicable)
Appraisal – include all photos and exhibits. Must be completely
legible and include a copy of appraiser's license.
1004MC
Single Family Comparable Rent Schedule (Form 1007) (if
applicable) Operating Income Statement (Form 216) (if applicable)
Appraiser or Borrower Opinion of Market Rents (if applicable)
Automated Fraud Report and evidence of resolution of any alert
discrepancies. Include MERS report.
Certification of Project Eligibility and Approval Form
Final Inspection/Recertification of Value
Sales/Purchase Contract and all addendums, fully executed
Rental/Lease Agreement
Income Verification documentation
Fully Executed IRS Form 4506-T (signed at closing), if applicable
IRS Transcripts for all loans, if applicable per source of income
Verbal VOE for all borrowers/jobs
Verification of Business for Self-Employed Borrowers
Asset Verification documentation (including gift letter & funds
source, HUD1 proceeds, all pages of bank statements, etc.)
Subordinate Financing Note & Security Instrument, GFE, Final TIL,
HUD-1, HELOC agreement (if applicable), copy of subordination
agreement (if applicable).
W-9 Form
Federal/State Required Initial and Final Disclosures
Closing Instructions
Correspondent's Lock in Agreement with the Borrower
Payoff Letter (Refinance)
Limited Denial Participation (LDP)/General Services Administration
(GSA) Exclusionary List
First payment letter
E-consent
Residual Income Evaluation (RIE), when applicable

Additional conventional, FHA and VA Documents on the next page.

File Stacking Order continued

Financial Reform (DODD-Frank Act) related documents:

Detailed Fee Worksheet
Verification of the Ability to Repay Requirements
Reasonable Residual Income Documentation
Appraisal Acknowledgement Form
Right to Receive a Copy of Appraisals and Valuation Reports (*Not required if applicable TRID disclosures are present in the loan file*)
Homeownership Counseling Disclosure
Servicing Disclosure Statement (*Not required if applicable TRID disclosures are present in the loan file*)
Investment Property-Exemption from QM Requirements Documentation

CONVENTIONAL

FNMA and FHLMC UCD Findings Report
FNMA and FHLMC SSR Report

FHA

FHA case query evidencing UFMIP paid
Initial and Final HUD 92900-A
FHA 92900-LT
Builder's Certification (HUD 92541) New Construction only
Builder's Warranty of Completion (HUD 92544) New Construction only
10 Year Warranty or Building Permit and Final Certification of Occupancy New Construction only
Subterranean Guarantee (NPCA-99a) & NPCA-99b if applicable – new construction. NPMA-33 or state prescribed form for existing construction (*if applicable*)
Conditional Commitment (HUD 92800.5b)
Hotel and Transient (HUD-92561)
Amendatory Clause (if not on sales contract)
Real Estate Certification (if not on sales contract)
Important Notice to Homebuyer (HUD 92900-B)
AUS Findings Report
Evidence of SS# for all applicants (*if not reflected on pay stubs or W-2s*)
EEM Documentation, if applicable
CAIVRS Authorization
FHA Test Case Firm Commitment and Underwriting Report
Limited Denial Participation (LDP)/General Services Administration (GSA) Exclusionary List
Residual Income Evaluation (RIE), when applicable

VA

POA Certification / Lenders Alive and Well Certification
Electronic confirmation of payment of VA Funding Fee
Initial and Final VA Form 26-1802A
VA Loan Analysis signed by underwriter
Certificate of Eligibility (VA Form 26-8320)
Certification of Continuous Active Duty (*unless valid discharge*)
AUS Findings Report
Old vs. New Load Statement (IRRRLs only)
Verification of Benefit Related Indebtedness (VA Form 26-8937) (*if applicable*)
Lender Notice of Value
All NOV Requirements
Termite Inspection
Amendatory Clause
Report and Certification of Loan Disbursement (VA Form 26-1820)

Interest Rate and Discount Disclosure
Adjustable Rate Mortgage Certification (*if applicable*)
Lender's Loan Quality Certification
Counseling Checklist for Military Homebuyers (VA Form 26-0592)
VA Request for Determination of Reasonable Value
VA Loan Summary (VA Form 26-0286)
CAIVRS Authorization
Interest Rate Reduction Refinance Loan Worksheet (26-8923)
Limited Denial Participation (LDP)/General Services Administration (GSA) Exclusionary List

Additional conforminium documents on next page

File stacking order continued

Rocket Mortgage Documentation Requirements for Conventional Loan Condominium Project Approval:

	Limited Review	Full Review	Project Eligibility Review Servicer (PERS)
Agency Project Approval	N/A	CPM Approval Certification (if utilized)	PERS Approval Certification (FNMA Project Acceptance List)
Lender Project Approval **	Condo/PUD Warranty Form or Transmittal Summary (Project Classification/Project Name/CPM ID#)	Condo/PUD Project Warranty Form or Transmittal Summary (Project Classification/Project Name/CPM ID#)	Transmittal Summary (Project Classification/Project Name/CPM ID#)
HOA Questionnaire (or No Pending Litigation letter from HOA)	Yes	Yes	No
Master Insurance Policy / HO-6, Flood, Liability and Fidelity/ Crime, as applicable per agency guidelines	Yes	Yes	Yes
Budget	No	Yes; however, not required if the budget information is on the HOA Questionnaire.	No
Declarations/By-Laws	No	Not Required.	No
** Lender may include Lender's or Mr. Cooper Condo/PUD Warranty Form to ensure that all critical data elements are included.		Seller must rep and warrant Condo project meets FNMA/FHLMC eligibility requirements.	

Authorized Signature: _____

Date: _____

Form 11 (Revised 12/2025)