

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*)

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
 dis-crepancies. 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

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

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 condominium 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)