



Midwest Loan Solutions Loan Stacking Order/Submission List

Borrower's Last Name: _____ Loan Number: _____

Credit Documents

- AUS Findings
- Certified True Copy Letter
- Customer Identification Program Checklist Form
- Credit Report
- Verification of Rent or Mortgage, if applicable
- Bankruptcy/Foreclosure Documents, if applicable
- Divorce Decree/ Death Certif./ Child Support Order, if applicable
- Explanation letters, if applicable

Employment/Income

- Verification of Employment
- Pay Stubs (most recent on top)
- W-2's (most recent year on top)
- Tax Returns (most recent year on top)
- IRS Tax Transcripts

Asset Documents

- Bank Statements (most recent on top)
- Gift Letter/Docs, if applicable
- Retirement/401k Statements
- Earnest Money Deposit Verification

Property Documentation

- Appraisal
- SSR Confirmation or XML File Format
- Appraisal Proof of Delivery



- Purchase Agreement and Addendums
- Title Commitment with 12 month chain of title, CPL, and wire instructions
- Homeowners Insurance
- Flood Insurance, If applicable
- Flood Hazard Determination
- Payoff Letter
- Certificate USPS search results

Disclosures

- Initial App/1003 (application date next to LO signature must match system app date)
- Risk Based Pricing
- Disclosure Fact Act Notice
- Affiliated Business Disclosure
- Privacy Notice
- Rate Lock Agreement
- Borrowers Certification and Authorization Disclosure Notices
- (Combined Disclosure) 4506-T Signed within 60 Days
- Patriot Act Disclosure (Important Applicant Information)
- Loan Estimate dated within 3 days of application
- Loan Estimate proof of delivery
- Borrower Acknowledgement of Upfront Fees State- Specific Disclosures

Government Loan Section

- All Inspections (Repairs, Water Tests, Well & Septic Inspections, Termite Inspections, etc.)
- DD214 Separation Agreement
- Nearest Relative Form
- Streamline/IRRL – Copy of Current Note and Mortgage