



STATE OF ALABAMA STATE BANKING DEPARTMENT



The following is a suggested stacking order for your loan files. The following documentation should be maintained in each borrower's file for the examiners review:

1. **Loan Summary (Form 1008).**
2. **Lock in Agreement and rate sheet for that day (conforming); pre-grade sheet for non-conforming.**
3. **Customer Broker Agreement**
4. **A copy of the original Loan Application**
5. **Final Loan Application**
 - A. Credit report
 - B. Verification of Employment/Self-employment (i.e.; business license, tax returns)
 - C. Verification of Income
 - D. Verification of Deposit
 - E. Credit Explanation Letters/Bankruptcy papers (if necessary)
6. **Turned Down letters**
7. **RESPA documents**
 - A. Good Faith Estimate (received 3 days after application & 3 days prior to closing[Section 32 Loans])
 - B. Truth in Lending (received 3 days after application & 3 days prior to closing[Section 32 Loans])
 - C. Servicing disclosure (received 3 days after application)
 - D. Borrowers certification/authorization (received 3 days after application)
 - E. Notice of right to receive a copy of the appraisal (received 3 days after application)
 - F. Equal Credit Opportunity Act disclosure (received 3 days after application)
 - G. Privacy Notice (received 3 days after application)
8. **Appraisal:** Invoice and copy of check that paid service
9. **Survey:** Invoice and copy of check that paid service. (purchases only, where the broker handles the money)
10. **Pest/Termite Inspection:** Invoice and copy of check that paid service (purchases only, where the broker handles the money)
11. **A copy of the invoice from the title company.**
12. **Flood certification & Courier Fees:** Must be bona fide & reasonable. If questioned, must prove validity.
Note: If the consumer paid the third party expenses, then include a signed statement stating this, or a copy of the consumer check.
13. **A copy of the Attorney/Insurance preference form** signed by the borrower.
14. **A copy of the Mortgage**
15. **A copy of the Note**
16. **A copy of the real estate contract (if a realtor is used)**
17. **A copy of the Deed – Purchases only**
18. **A copy of the Final HUD settlement statement &**
19. **A copy of the Final signed Truth In Lending disclosure.**
20. **Notice of right to rescind on refinances**
21. **Copy of the brokers compensation check.**
22. **Affiliated business disclosures when needed.**