

ST. CLOUD MORTGAGE, INC.
PART-TIME FARM
SUBMISSION CHECKLIST
Stacking Order

Borrower's Name: _____ Date: _____

- Loan submission form
- Assignment letter: St. Cloud Mortgage
- Memo explaining facts of the case, if needed

- Transmittal Summary (FNMA 1008)
- Typed Loan Application (FNMA 1003)
- Handwritten Loan Application (FNMA 1003)
- Good Faith Estimate (Signed & dated)
- Truth-In-Lending/Reg. Z (Signed & dated)
- Federal compliance Disclosure Notices (Signed & dated)
- Mortgage Servicing Transfer Disclosure (Signed & dated)
- Borrower's Certification & Authorization (Signed & dated)

- Residential Mortgage Credit Report (3 bureau & with scores)
- Letter of explanation for derogs in the past 24 months

- Verification of Mortgage or rental survey
- Verification of Deposit
- Verification of Employment- covering two years

- 2 current pay stubs (within 30 days)
- 2 years Federal tax returns (complete with schedules and supplements)*
- YTD profit and loss.

- Purchase Contract (if purchase)
- Prelim Escrow Instructions
- Proof of Earnest Money

- Appraisal and Photos
- Copy of Appraiser's License (current)
- Excess Land Addendum

- Misc. or Supporting Documentation.

ORIGINAL LOAN PACKAGE MANDATORY

* Mandatory