

ST. CLOUD MORTGAGE, INC.  
**RURAL HOME LOAN**  
*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)
- Form J-1 signed by Appraiser
  
- Misc. or Supporting Documentation.

ORIGINAL LOAN PACKAGE MANDATORY

\* Mandatory