

# **Provident Funding**

The Mortgage Price Leader

## **Stacking Order for Loan Submissions**

### **General Notes:**

- All files must be complete and Acco-Fastened to the right-hand side of a new folder.
- The terms (interest rate, ratios, program, etc.) reflected on the Loan Registration Form, Automated Underwriting Feedback (AU), 1008 & 1003 must match.

### **Stacking Order:**

- Loan Registration Form
- AU Feedback Certificate
- Credit Report (include all pages and review that scores meet the product guidelines)
- VOM / Rental Rating (if applicable)
- Typed 1008
- Typed 1003
- Handwritten 1003
- Divorce Decree; Support Agreements, etc. (if applicable)
- Income Documentation (as required per AU Feedback Certificate)
- Asset Documentation (as required per AU Feedback Certificate)
- Gift Letter and documentation of Transfer of Gift Funds
- HUD-1, Property Profile, sales contracts, etc. on other owned properties
- Purchase and Sales contract fully executed with all applicable riders and addenda
- Preliminary Title Report / Survey (applicable title docs)
- Appraisal (original & current) & Appraiser License
- Condominium / PUD documents (if applicable)
- Insurance Declarations Page
- Broker Disclosures (GFE, ECOA, Authorization)
- Residency Documentation