



7241 South Fulton Street • Centennial, CO 80112 • (877) 817-0747 • Fax (303) 736-4007 • [WWW.PHMFINANCIAL.COM](http://WWW.PHMFINANCIAL.COM)

## STACKING ORDER TO BE SUBMITTED WITH LOAN FILES

### RIGHT HAND SIDE:

- APPROVAL
- PAYOFF
- 1008
- 1003
- INITIAL 1003 SIGNED (CAN BE FAXED COPY)
- BANKRUPTCY PAPERS (IF APPLICABLE)
- DIVORCE DECREE AND SEPARATION PAPERS (IF APPLICABLE)
- CREDIT EXPLANATIONS (IF APPLICABLE)
- CREDIT REPORT (ORIGINAL PULLED BY SUBMITTING BROKER)
- PATRIOT ACT AND PHOTO ID
- BANK STATEMENTS (2 MONTHS)
- ASSET VERIFICATION
- EMPLOYMENT EXPLANATIONS
- EMPLOYMENT VERIFICATION (3<sup>RD</sup> PARTY VERIF FOR SELF EMPLOYED)
- PAY STUBS (MOST RECENT 1 MONTH)
- W-2'S (CERTIFY 2 YRS)
- TAX RETURNS (2 YEARS)
- LEASE AGREEMENTS
- PURCHASE CONTRACT (SIGNED BY ALL PARTIES)
- APPRAISAL (ORIGINAL OR E-MAILED TO LOAN ACCOUNT MANAGER LISTED ON PRE QUALIFICATION FORM.)
- GFE
- TIL
- ALL OTHER REQUIRED RESPA DISCLOSURES

PLEASE SUBMIT A COMPLETE PACKAGE FOR ALL LIENS. 1<sup>ST</sup> AND 2<sup>ND</sup> COMBO'S REQUIRE TWO COMPLETE PACKAGES. COPY PACKAGES ARE NOT REQUIRED. PLEASE SUBMIT FILES TO THE ABOVE ADDRESS. INCLUDE STACKING ORDER WITH SUBMITTED FILE

THANK YOU FOR YOUR BUSINESS.

PHM FINANCIAL SERVICES.