

REVERSE MORTGAGE LOAN SUBMISSION CHECKLIST / STACKING ORDER

BROKER COMPANY NAME: _____			
BROKER COMPANY PHONE: _____		BROKER COMPANY FAX: _____	
BROKER LOAN PROCESSOR NAME: _____			
BROKER PROCESSOR PHONE: _____		PROCESSOR'S EMAIL: _____	
BROKER LOAN OFFICER NAME: _____			
BROKER LOAN OFFICER PHONE: _____		LOAN OFFICER'S EMAIL: _____	
ESCROW OFFICER NAME: _____			
ESCROW OFFICER PHONE: _____		EMAIL CLOSING DOCS TO: _____	
BORROWER NAME: _____		LOAN NO: _____	
LOAN TYPE	<input type="checkbox"/> TREASURY HECM	(MARGIN: _____)	LOAN PURPOSE <input type="checkbox"/> PURCHASE
	<input type="checkbox"/> SIMPLE HECM	(MARGIN: _____)	<input type="checkbox"/> REFINANCE
	<input type="checkbox"/> FIXED HECM	(MARGIN: _____)	

- Copy of Hazard Insurance.
- Counseling Certificate.
- 1009 - Loan Application.
- Copy of Drivers License & Social Security Card.
- Credit Report.
- Payoff Demand or Mortgage Bill.
- Escrow Instructions.
- Trust Documents (If applicable).
- Document Correcting Vesting (If applicable).
- Preliminary Title Report.
- Flood Certificate.
- Repair Set Aside (If applicable).
- Termite Report and Bids for any required work. (If applicable).
- FHA Case Assignment.
- Complete FHA Property Appraisal.
- Good Faith Estimate, Amortization Schedule and Initial Loan Calculations.
- Anti Churning Form (Applicable only in case of HECM to HECM Refinances).
- Principal Limit Lock Disclosure (Applicable for Monthly Adjustable HECM).
- Truth in Lending Statement [TIL] (Applicable for Fixed HECM).
- Rate Lock Disclosure (Applicable for Fixed HECM).
- State Specific Disclosures
- 92900a
- Misc Forms / Initial Disclosures
 - Important terms disclosure
 - Other notifications
 - Excessive fees disclosure
 - Tax & insurance disclosure
 - Equal credit opportunity act notice
 - California annuity disclosure - (ca only)
 - Authorization to complete blank spaces (only if property state is AZ)
 - Affiliated business arrangement disclosures
 - Customer identification documentation patriot act
 - General authorization, joint application, and bankruptcy statement
 - Fair lending notice
 - Lead based paint certification (for property built prior to 1978)
 - Total annual loan cost disclosure (TALC)
 - Customer identification certification
 - Consent to social security administration's release of social security number verification
 - Notice of right to receive a copy of the appraisal
 - RESPA transfer of servicing disclosure
 - Face-to-face opt out disclosure