



**Mortgage Express Services**

**3 HUTTON CENTRE STE 800  
SANTA ANA CA 92707  
(714) 429-7905**

**NEW FHA LOAN SUBMISSION SHEET**

DATE: \_\_\_\_\_

BORROWER(S): \_\_\_\_\_  
\_\_\_\_\_

SUBJECT  
PROPERTY: \_\_\_\_\_  
\_\_\_\_\_

BASE LOAN AMOUNT: \$	_____
UFMIP / VAFF: \$	_____
TOTAL LOAN AMOUNT: \$	_____

PURCHASE       RATE/TERM       CASH OUT

STREAMLINE       W/APPRaisal       W/O APPRAISAL

SALES PRICE/ APPRAISAL \$ \_\_\_\_\_ LTV \_\_\_\_\_

LOCKED → YES       NO       INTEREST RATE \_\_\_\_\_%

SFR       UNITS (2,3,4)       CONDO       OTHER \_\_\_\_\_

30 YEAR FIXED       15 YR FIXED       ARM       BUYDOWN

LOAN OFFICER \_\_\_\_\_

CONTACT \_\_\_\_\_

PHONE \_\_\_\_\_      FAX \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

**Mortgage Express Services**  
**(714) 429-7905 EMAIL: SUBMISSIONS@MTGXPRESS.COM**  
**TRANSBOX ORANGE #1026**



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SANTA ANA CA 92707  
**FHA STACKING ORDER**

- |   |  |
|---|--|
| <input type="checkbox"/> FHA Submission form / Stacking Order<br>FGFC Lock confirmation form, if appl.    | <input type="checkbox"/> VOD<br>Verification of Deposit <i>all accounts</i>                                    |
| <input type="checkbox"/> DO Desktop Originator Findings<br>Evidence of Transfer, if applicable            | <input type="checkbox"/> Current one month bank statement<br>each account w/in 30 days of application          |
| <input type="checkbox"/> Proc Cert, all documentation<br>"certified true and correct copies..."           | <input type="checkbox"/> or<br>2 mo each account for ALT DOC   |
| <input type="checkbox"/> Case Number Assignment<br>Clear CAIVR numbers                                    | <input type="checkbox"/> Retirement Statements / 401k, etc....<br>Balances at 60% of Vested Interest           |
| <input type="checkbox"/> CONDO APPROVAL<br>51% Owner Occupancy Certification                              | <input type="checkbox"/> FHA Gift Letter<br>with proof of Donors Ability                                       |
| <input type="checkbox"/> MCAW - 92900 PUR or 92900 WS [refi]<br><b>Mortgage Credit Analysis Worksheet</b> | <input type="checkbox"/> Current Payoff Statement / Demand,<br>if refinance                                    |
| <input type="checkbox"/> TYPED URLA [1003] APPLICATION<br><b>Uniform Residential Loan Application</b>     | <input type="checkbox"/> Fully Executed Copy<br>Certified Purchase Contract                                    |
| <input type="checkbox"/> 92900A's pages 1-4; First Guaranty Financial<br>as sponsor # 7223000004          | <input type="checkbox"/> FHA Amendatory Clause / RE Cert, if "Entire<br>Contract" not in the purchase contract |
| <input type="checkbox"/> INITIAL URLA [1003] APPLICATION initial<br>92900A's pages 1-2                    | <input type="checkbox"/> California Property Transfer Disclosure<br>Purchase Only -N/A Bank Sale               |
| <input type="checkbox"/> GOOD FAITH ESTIMATE<br>all fee's disclosed                                       | <input type="checkbox"/> Escrow Instructions<br>Vesting Amendment -all amendments                              |
| <input type="checkbox"/> Copy of Photo I D<br>Evidence of Social Security Number                          | <input type="checkbox"/> FHA Escape Clause,<br>if purchase   |
| <input type="checkbox"/> CREDIT REPORT min Tri Merged<br>or Full Residential Mortgage Credit              | <input type="checkbox"/> Current Preliminary Title Report<br>within 45 days of closing                         |
| <input type="checkbox"/> SPOUSES CREDIT REPORT if not on loan<br>- Community Property State               | <input type="checkbox"/> ALTA Supplement<br>address validation if not in the prelim                            |
| <input type="checkbox"/> CREDIT EXPLANATION LETTERS<br>any corresponding documentation                    | <input type="checkbox"/> FHA Appraisal<br>Photos of all sides of the property                                  |
| <input type="checkbox"/> VERIFICATION OF RENTS<br>12 MO as agreed   | <input type="checkbox"/> 92900B<br>Important Notice to Homebuyer [12/04]                                       |
| <input type="checkbox"/> Bankruptcy Papers w/ final discharge / Final<br>Divorce decree and Judgment      | <input type="checkbox"/> FHA Informed Consumer Choice Disclosure   |
| <input type="checkbox"/> VOE -Verification of Employment<br>Verbal OK for ALT DOC                         | <input type="checkbox"/> FHA Assumption Notice /<br>Release of Liability Disclosure                            |
| <input type="checkbox"/> CURRENT PAYSTUB[s] ea. Borrower<br>30 days consecutive For ALT DOC               | <input type="checkbox"/> FHA Value Notice<br>Simultaneous Review   |
| <input type="checkbox"/> W-2's, 1099R, etc....<br>most recent 2 years                                     | <input type="checkbox"/> FHA EEM<br>Energy Efficient Mortgage Fact Sheet                                       |
| <input type="checkbox"/> Current 2 YR TAX RETURNS<br>self empl / commission / rental income               | <input type="checkbox"/> FHA ARM / Buydown Disclosure,<br>if applicable  |
| <input type="checkbox"/> Current P & L, Balance Sheets<br>Rental Agreements, if applicable                | <input type="checkbox"/> Initial Reg Z, Fair lending, ECOA, Notice to Right of<br>Appraisal, MISC FORMS        |
| <input type="checkbox"/> Signed 4506 T - all borrowers  | <input type="checkbox"/>   |

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