

## WASHINGTON STATE HOUSING FINANCE COMMISSION FHA LOAN STACKING SHEET

- FHA Loan Stacking Sheet**
  - FHA Case Number Assignment** (copy)
  - Bailee Letter/Wiring Instructions**
  - Loan Purchase Voucher (Bond Loan)**
  - Tax Information Sheet/Property Tax Certificate**
  - Payment History** (if payments have been made)
  - Note** endorsed to **Bank of America, N.A.** by a corporate officer or authorized person per corporate resolution on file with typed name and title, with all riders/schedules (original and a copy)
  - Buy-down Agreement** (if applicable - original and a copy)
  - Deed of Trust/Mortgage** with all applicable riders attached; must carry notary stamp or seal (certified copy required)
  - Interim Assignments** (if applicable) to complete an assignment trail from originating lender to **MERS** or **Bank of America, N.A.** (as applicable); must carry notary stamp or seal (certified copy required)
  - Corporate Assignment** assigning loan to **MERS** or **Bank of America, N.A.**, signed and notarized; must reference legal description or recording information of the Deed of Trust/Mortgage, must carry notary stamp or seal (two certified copies; original must be sent for recording by lender)
  - Specific Power of Attorney** with legal or property address; must carry notary stamp or seal (two certified copies; original must be sent for recording by lender)
  - Name Affidavit** for each borrower (original and one copy)
  - Title Binder/Preliminary Title Report** with a 6-month history of ownership
  - Letter to Title Company**, if applicable, requesting the mortgagee to be changed to Bank of America, N.A., and/or its assigns as their interest may appear, 1800 Tapo Canyon, MSV-79, Simi Valley, CA 93063 (copy; original to be mailed by the lender)
  - Survey or Plat Map**
  - Hazard Insurance Policy** and paid receipt for first year's premium. Company rating must be at least a B III. (30 days remaining coverage)
  - Letter to Hazard Insurance Company** requesting the loss payee clause be changed to read: Bank of America, N.A., its successors and/or assignees as their interest may appear (A.T.I.M.A.); send original to Insurance Department, P.O. Box 961206, FTWX-22, Fort Worth, TX 76161 (copy in file)
  - Flood Insurance Policy or Copy of Application** (if applicable) and letter requesting change or loss payee as above (original to be mailed by lender)
  - Flood Certificate**
  - MIP Statement or MIP check and Transmittal Form – Proof of Payment** (copy)
  - FHA Connection Insurance Application**, if applicable (clear and complete)
  - Firm Commitment**, if prior approved (copy)
  - Conditional Commitment of Appraisal Value** HUD 92800-5B (copy)
  - Appraisal/Comprehensive Valuation Package** (copy)
  - Appraisal Conditions**; evidence of clearance of all appraisal conditions
  - Paid Receipt or Other Proof of Property Inspection** if property is 10 years of age or older
  - HUD-1** Final with addendum (certified copy). If fees are not broken out in Section 800 of HUD, provide breakout of fees on Post Closing Details of Section 800 (15.20.2) or own internal form.
  - Initial Escrow Account Statement**
  - HUD Addendum 92900A** (signed and dated by all parties)
  - Loan Application #1003** (signed, handwritten copy)
  - Loan Application #1003** (signed, final typed copy)
  - Mortgage Credit Analysis Worksheet** HUD #92900-WS (copy)
  - Automated Underwriting Feedback Certificate/Findings Report**, if applicable (copy)
  - Residential Mortgage Credit Report and Supplements**, credit explanation letters (copy)
  - Verification of Deposit**, gift funds verified, gift letter
  - Verification of Employment** and other income
  - Social Security Card** (if SSN or employee ID# is not documented elsewhere in the file)
  - W-9 Form** (original for primary mortgagor, signed)
  - Purchase Agreement** executed by sellers and buyers (copy)
  - Escrow Closing Instructions** if applicable (original or certified copy)
  - Notice to Homeowner - Assumption of HUD/FHA Insured Mortgages**
  - Good Faith Estimate** (initial and final; copy)
  - Initial Reg-Z Disclosure** (copy)
  - Final Reg-Z Disclosure** (copy)
  - Letter to Borrower** regarding transfer of loan to Bank of America, N.A. (copy; original to be mailed by lender)
  - Lead Paint Notice** if property was built before 1978
  - Consumer Protection Form HUD #92564CN** "For Your Protection, Get a Home Inspection"
  - Important Notice to Homebuyers HUD #92900B**
- Section 8 Loans (if applicable)**
- Award Letter** (copy)
  - MCAW with 88 Identified as the Program ID** (copy)