

## Initial Submission Stacking Order

### CREDIT PACKAGE

- 1008
- Borrower identification documents (ID/ITIN Form)
- LDP/GSA list
- NMLS documentation Processor certification
- Borrower Authorizations Credit supplements
- First time homebuyer documentation
- Letter(s) of explanation credit
- VOR/VOM
- Income worksheets
- VOE
- Tax returns
- Copy of EMD
- Bank Statements (verify assets)
- Gift letters
- County tax printout & assessments
- Subject property docs (Purchase contract/agreement)
- Title and escrow documentation
- Flood cert
- Insurance - Hazard
- Rate Lock (if applicable)
- RESPA documents (LE's)
- General disclosures
- USPS (zip code verification)
- Appraisal ordered through AMC.

\*City Lending Inc. reserves the right to request updated documents that do not appear on this list.