



## Non-Delegated Submission Form/Stacking Order

### Loan Characteristics

Impac Loan #: \_\_\_\_\_ Borrower First Name/Last Name: \_\_\_\_\_  
 Product Type:     Fannie     Freddie     FHA     VA  
 Purpose:         Purchase     R/T     Cash-Out Refinance  
 Product Code: \_\_\_\_\_

### Submission to Include, but not limited to the following:

Use IMPortal to upload a complete FNMA 3.2 File

### Stacking Order

Completed Submission Form                       Cover Letter

#### 1. AUS Results

AUS Results:    DU             LP  
 1008 signed, dated, fully completed including Risk Assessment/match AUS  
 1003 must reflect all properties owned in REO section even if not financed/match AUS, signed & dated by LO

#### 2. Credit Package

<input type="checkbox"/> Credit Report associated to AUS	<input type="checkbox"/> Additional Credit Docs/Supplements	<input type="checkbox"/> SS Authorization
<input type="checkbox"/> Mortgage Payoffs (if applicable)	<input type="checkbox"/> Divorce Decree/Separation Agreement	<input type="checkbox"/> SS Validation
<input type="checkbox"/> Credit Inquiry Letter	<input type="checkbox"/> Bankruptcy papers	
<input type="checkbox"/> VOR/VOM (Alt QM)	<input type="checkbox"/> LOE Name & Address variations	
<input type="checkbox"/> Form 1017 (FNMA Home Possible Only)		
<input type="checkbox"/> Document all REO properties with Mortgage Statements, Taxes, HOA dues, Owned Free & Clear		

#### 3. Income Documents

Income Worksheets

##### Salaried

WVOE's, Current Paystubs with YTD income, W2's (per AUS)  
 SS/Fixed Income documentation (award letters, 1099, verified deposits)  
 Rental Income (Current Lease Agreement)

##### Self Employed

Previous 2 years signed 1040's with all schedules & letter from CPA/business license confirming 2 years Self Employment  
 K1's if applicable  
 YTD Profit & Loss Statement, Balance Sheet

##### iQM

\*\*Refer to iQM Submission form\*\*

#### 4. Asset Documents

Escrow Letter/Proof Earnest Money             Gift funds/Donor's Ability (if applicable)  
 Bank Statements                       Retirement or investment account statements

#### 5. Property Documents

Purchase Contract                       Tax Certificate                       Title Commitment  
 Homeowners and Flood Insurance             Condos & PUD's (Master policy & HO6)     Flood Cert

#### 6. Disclosures

Initial GFE                                       Initial TIL                                       Closing Disclosure                       Loan Estimate  
 Initial Federal and State Disclosure Packet

#### 7. FHA/VA

FHA LT                       Initial 92900a/1802                       FHA Case # Assignment/VA 1805 Case Assignment  
 VA Certificate of Eligibility                       VA Loan Analysis or IRRRL