



## STACKING ORDER -LEFT SIDE

**Borrowers Name:** \_\_\_\_\_

**AE Name:** \_\_\_\_\_

**Broker ID:** \_\_\_\_\_

**Company:** \_\_\_\_\_

**Loan Officer:** \_\_\_\_\_

**Processor:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Fax:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Closing Date:** \_\_\_\_\_

**REQUIRED DOCUMENTS**

LO	QC	UW
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Aurora Pricing Certificate**  
**Title Binder**  
**ICL**  
**Wire Instructions**

**COPY OF BILLS PAID TO LOAN**

LO	QC	UW
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Credit Report**  
**Appraisal**  
**Processing etc.**

**INSURANCE DOCUMENTATION**

LO	QC	UW
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Hazard Insurance**  
**Flood Insurance**

**Please Mail all Packages To:**  
8150 Leesburg Pike Suite 410  
Vienna, Va. 22182  
Office (703) 734-7704

**Mortgagee Clauses:**  
Aurora Financial  
ISAOA/ATIMA  
8150 Leesburg Pike Suite 410  
Vienna, Va. 22182

**Emails:**  
Appraisals: [appraisals@auroramtg.com](mailto:appraisals@auroramtg.com)  
Docs: [docs@aurorafs.com](mailto:docs@aurorafs.com)



**AURORA**  
FINANCIAL

**STACKING ORDER -RIGHT SIDE**

**REQUIRED DOCUMENTS**

- | LO                       | QC                       | UW  |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>1008</b>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Final 1003</b>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Original 1003</b>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Credit Report (Please explain all derogatory credit information)</b>                            |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Verification of Mortgage/Rent as Applicable</b>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Verification of Assets (Two Months or Two Quarters statements)</b>                              |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Proof of Income/Business (Two Years W2, Two Months Paystubs)</b>                                |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Sales Contract and EMD (cancelled) if Purchase</b>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Letters and Gift Documentation</b>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>HOA / Condo Documents if applicable</b>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Appraisal (email to <a href="mailto:appraisals@auroramtg.com">appraisals@auroramtg.com</a>)</b> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Truth In Lending (TIL)</b>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Good Faith Estimate</b>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Borrowers Certification and Authorization</b>   |

**REQUIRED DISCLOSURES**

- | LO                       | QC                       | UW  |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Mortgage Broker Business Contract</b>   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Mortgage Loan Origination</b>           |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Privacy Policy Act Right</b>            |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>To Receive Appraisal"</b>               |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Disclosure Notices</b>                  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Equal Credit Opportunity Act (ECOA)</b> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Fair Lending Disclosure Act</b>         |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Flood Disaster Act</b>                  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Servicing Disclosure</b>                |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>State Specific Notification Form</b>    |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Patriots Act Disclosure</b>             |

**OTHER DOCUMENTATION**

- | <b>LO</b>                | <b>QC</b>                | <b>UW</b>  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Copy of Social Security Card (Front and Back)</b>        |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Copy of Drivers License (Front and Back)</b>             |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Form 4506</b>  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Broker Fee Sheet</b>                                     |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Aurora's Borrower's Authorization Form</b>               |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> <b>Borrower's Authorization to debt account for VOD fee</b> |

**All other loan related forms and disclosures.**