

Luxury Mortgage Corp. ®

Correspondent Seller Guide-Exhibit File

Version 1.3

September 27, 2023



EXHIBIT A - DUE DILIGENCE REVIEW CHECKLIST AND STACKING ORDER

Pre-Funding Review

Simple Access-Stacking Order Checklist-Full Documentation

Non-Delegated Review

Correspondent Seller Name: [Click here to enter text.](#) Correspondent Contact Person: [Click here to enter text.](#)

Borrower 1 Last Name: [Click here to enter text.](#) Correspondent Contact Phone: [Click here to enter text.](#)

Luxury Mortgage Corp[®] Loan #: [Click here to enter text.](#) Correspondent Contact Email: [Click here to enter text.](#)

Subject Property Address: [Click here to enter text.](#)

Loan Type: Choose an item.

Underwriting	Yes	No	N/A
Origination and Servicing File Stacking Order Checklist (this checklist)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1008 (including ARM type info)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report and UDM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit supplements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence debt paid by another party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of mortgage/rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of PITIA on Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income			
Underwriter's Income Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verbal VOE (prior to closing) (if already completed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4506-T (executed at application) and IRS Transcripts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Written VOE, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA letter, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30 days of paystubs (if utilizing Simplified Verification Method, only provide one)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-2s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1040s, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K-1's listed on 1040s, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Returns, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profit and Loss Statement and Balance Sheet, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asset Distribution documentation, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Award Letters, 1099s, divorce decree/separation agreement and any other income documentation, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease(s) for all properties where lease income is being utilized to qualify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Asset account statements: two months of statements covering a minimum 60 days with all pages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Condo Project Warranty Form, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SSRs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Desk/Field Review	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA) (if needed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures			
Initial and revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intent to Proceed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required Federal Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal/Title			
Title Report/Commitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LLC documentation and approval, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Simple Access-Stacking Order Checklist-Bank Statements/1099 Only

Non-Delegated Review

Correspondent Seller Name: [Click here to enter text.](#) Correspondent Contact Person: [Click here to enter text.](#)

Borrower 1 Last Name: [Click here to enter text.](#) Correspondent Contact Phone: [Click here to enter text.](#)

Luxury Mortgage Corp® Loan #: [Click here to enter text.](#) Correspondent Contact Email: [Click here to enter text.](#)

Subject Property Address: [Click here to enter text.](#)

Loan Type: [Choose an item.](#)

Underwriting	Yes	No	N/A
Origination and Servicing File Stacking Order Checklist (this checklist)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1008 (including ARM type info)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report and UDM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit supplements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence debt paid by another party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of mortgage/rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of PITIA on all Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income			

Underwriter's Bank Statement Worksheet(s)/1099 Only Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA Letter or equivalent verifying self-employment (and expense factor, if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12 or 24 months of bank statements/1 or 2 years 1099s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 months of business bank statements (if utilizing personal statements method)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA prepared Profit and Loss Statement, if applicable/Borrower prepared P&L or proof of YTD income for 1099 only borrowers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease(s) for all properties where lease income is being utilized to qualify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-2'd/Salaried Co-Borrower Income			
30 days of paystubs (if utilizing salaried income for co-borrower)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-2s (if utilizing salaried income for co-borrower)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verbal VOE (prior to closing) (if already completed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4506-C (executed at application) and IRS Transcripts ***Required for 1099 only Borrowers and W2 only transcripts if applicable . Do not provide for borrowers relying upon bank statements for determination of income***	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Asset account statements: two months of statements covering a minimum 60 days with all pages (if not covered above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Project Warranty Form, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SSRs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Desk/Field Review	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA), if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures			
Initial and revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intent to Proceed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required Federal Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title/Legal			
Title Report/Commitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC Documentation and approval, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Simple Access-Stacking Order Checklist-Asset Qualifier

Non-Delegated Review

Correspondent Seller Name: Correspondent Contact Person:
 Borrower 1 Last Name: Correspondent Contact Phone:
 Luxury Mortgage Corp® Loan #: Correspondent Contact Email:
 Subject Property Address:
 Loan Type:

Underwriting	Yes	No	N/A
Origination and Servicing File Stacking Order Checklist (this checklist)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1008 (including ARM type info)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report and UDM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit supplements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence debt paid by another party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of Mortgage/Rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of PITIA on all Real Estate owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			

Underwriter's Asset Qualifier Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Six months' statements (all pages) for asset accounts being utilized for qualification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Two months' statements (all pages) for asset accounts being utilized for funds to close only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease agreements for rental properties, when needed to offset debt service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement, if not covered above	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Project Warranty Form, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SSRs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Desk/Field Review	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial and revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Intent to Proceed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required Federal Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title/Legal			
Title Report/Commitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC Documentation and approval, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Simple Access-Stacking Order Checklist-Investor Cash Flow

Non-Delegated Review

Correspondent Seller Name: [Click here to enter text.](#) Correspondent Contact Person: [Click here to enter text.](#)
 Borrower 1 Last Name: [Click here to enter text.](#) Correspondent Contact Phone: [Click here to enter text.](#)
 Luxury Mortgage Corp[®] Loan #: [Click here to enter text.](#) Correspondent Contact Email: [Click here to enter text.](#)
 Subject Property Address: [Click here to enter text.](#)
 Loan Type: [Choose an item.](#)

Underwriting	Yes	No	N/A
Origination and Servicing File Stacking Order Checklist (this checklist)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1008 (including ARM type info)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit supplements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter if required by Underwriter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of mortgage/rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage statements for all financed properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income			
Underwriter's Debt Service Coverage Ratio Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Evidence of landlord experience (unless waiver in guidelines met)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease(s) for subject property If applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Asset account statements: two months of statements covering a minimum 60 days with all pages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Project Warranty Form, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal with Rent Schedule	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SSRs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Desk/Field Review	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA), if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Initial and revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intent to Proceed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required Federal Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Required State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal/Title			
Title Report/Commitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC documentation and approval, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): Click here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Post-Funding Review

Simple Access-Stacking Order Checklist-Full Documentation

Delegated Review

Correspondent Seller Name: [Click here to enter text.](#) Correspondent Contact Person: [Click here to enter text.](#)

Borrower 1 Last Name: [Click here to enter text.](#) Correspondent Contact Phone: [Click here to enter text.](#)

Luxury Mortgage Corp® Loan #: [Click here to enter text.](#) Correspondent Contact Email: [Click here to enter text.](#)

Subject Property Address: [Click here to enter text.](#)

Loan Type: [Choose an item.](#)

Stacking Order	Yes	No	N/A
Underwriting			
Origination and Servicing File Stacking Order Checklist (this checklist)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting and Transmittal Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter notes and required conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form & Seller Approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration and/or Lock Confirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report and UDM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence debt paid by another party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event Documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of Mortgage/Rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of PITIA on all other Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income			
Underwriter's Income Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verbal VOE (prior to closing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4506-C (executed at application) and IRS Transcripts and Record of Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Written VOE (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30 days of paystubs (if utilizing Simplified Verification Method, only provide one)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-2s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1040s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K-1's listed on 1040s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profit and Loss Statement and Balance Sheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asset Distribution Documentation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Award Letters, 1099s, divorce decree/separation agreement and any other income documentation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease(s) for all properties where lease income is being utilized to qualify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Asset Account Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC Documentation and approval (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Project Warranty Form (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures			
Initial and Revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Report Refresh and Undisclosed Debt Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupancy Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower Affirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal			
Most recently run Mavent report or equivalent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified copy of the Mortgage Note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Mortgage/DOT/Riders submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Assignment submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Signature/Name Affidavit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Photo Identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Tax Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preliminary Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial Escrow Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing Protection Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Survey (if required by State or title company to issue survey endorsement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Commitment/Final Title Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Payment Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Servicing Transfer Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing/Escrow Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOEPA or state anti-predatory lending disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4506-C (executed at closing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Simple Access-Stacking Order Checklist-Bank Statements

Delegated Review

Correspondent Seller Name: [Click here to enter text.](#) Correspondent Contact Person: [Click here to enter text.](#)

Borrower 1 Last Name: [Click here to enter text.](#)

Correspondent Contact Phone: [Click here to enter text.](#)

Luxury Mortgage Corp[®] Loan #: [Click here to enter text.](#) Correspondent Contact Email: [Click here to enter text.](#)

Subject Property Address: [Click here to enter text.](#)

Loan Type: [Choose an item.](#)

Stacking Order	Yes	No	N/A
Underwriting			
Origination and Servicing File Stacking Order Checklist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting and Transmittal Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter notes and required conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form & Seller Approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration and/or Lock Confirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evidence debt paid by another party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event Documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of Mortgage/Rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of PITIA on all other Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income			
Underwriter's Bank Statement Worksheet/1099 only Worksheet, 1099 transcripts or W2 only transcripts for other income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most recent 12 (or 24) months bank statements/1 or 2 years 1099s, 1099 transcripts or W2 only transcripts for other income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Verbal VOE (prior to closing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA letter (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA prepared profit and loss statement (if applicable)/Borrower prepared P&L or proof of YTD income for 1099 only borrowers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CPA letter confirming business expense ratio (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease(s) for all properties where lease income is being utilized to qualify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Documentation as required by Full Documentation product for supplemental income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Asset Account Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Source of funds for large deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Project Warranty Form (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC Documentation and approval (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures			
Initial and Revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Report Refresh and Undisclosed Debt Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupancy Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower Affirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Legal			
Most recently run Mavent report or equivalent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified copy of the Mortgage Note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Mortgage/DOT / Riders submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Assignment submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Signature/Name Affidavit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Photo Identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Tax Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preliminary Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial Escrow Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing Protection Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Survey (if required by State or title company to issue survey endorsement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Commitment/Final Title Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Payment Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Servicing Transfer Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing/Escrow Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOEPA or state anti-predatory lending disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Simple Access-Stacking Order Checklist-Asset Qualifier

Delegated Review

Correspondent Seller Name: Correspondent Contact Person:
 Borrower 1 Last Name: Correspondent Contact Phone:
 Luxury Mortgage Corp[®] Loan #: Correspondent Contact Email:
 Subject Property Address:
 Loan Type:

Stacking Order	Yes	No	N/A
Underwriting			
Origination and Servicing File Stacking Order Checklist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting and Transmittal Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter notes and required conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form & Seller Approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration and/or Lock Confirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report and UDM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event Documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce Decree/Separation Agreement/Support Order	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of Mortgage/Rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of PITIA on all other Real Estate Owned (mortgage statements, tax bills, insurance, HOA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Underwriter's Asset Qualifier Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Residual Income Calculator Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most recent 6 months bank statements for funds utilized for Asset Qualifier requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Source of funds for any deposits > 10% of the face value of the current account for all accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Warranty Form (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC Documentation (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures			
Initial and Revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Report Refresh and Undisclosed Debt Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupancy Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower Affirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal			
Most recently run Mavent report or equivalent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified copy of the Mortgage Note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Mortgage/DOT / Riders submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Assignment submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Signature/Name Affidavit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Photo Identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Tax Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preliminary Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial Escrow Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing Protection Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Survey (if required by State or title company to issue survey endorsement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Commitment/Final Title Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Payment Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Servicing Transfer Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing/Escrow Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOEPA or state anti-predatory lending disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Simple Access-Stacking Order Checklist-Investor Cash Flow

Delegated Review

Correspondent Seller Name: [Click here to enter text.](#) Correspondent Contact Person: [Click here to enter text.](#)

Borrower 1 Last Name: [Click here to enter text.](#) Correspondent Contact Phone: [Click here to enter text.](#)

Luxury Mortgage Corp[®] Loan #: [Click here to enter text.](#) Correspondent Contact Email: [Click here to enter text.](#)

Subject Property Address: [Click here to enter text.](#)

Loan Type: [Choose an item.](#)

Stacking Order	Yes	No	N/A
Underwriting			
Origination and Servicing File Stacking Order Checklist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter cover letter addressing file and including UW contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Approval Notice and/or Clear to Close Notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting and Transmittal Summary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final 1003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriter notes and required conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exception Approval Form & Seller Approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration and/or Lock Confirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit			
Credit report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit inquiry explanation letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit explanation letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Resident Alien Card or Visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Significant Credit Event Documentation (Foreclosure, Bankruptcy, Short Sale, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Documentation to support a 12 month Landlord History	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verification of Mortgage/Rental history	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Statements for all loans where borrower is individually obligated on loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraud Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income			
Underwriter's Debt Service Coverage Ratio Worksheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fully executed lease(s) for all properties where lease income is being utilized to qualify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets			
Asset Account Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Source of funds for large deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Down payment verification with corresponding bank statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property			
Purchase contract and all addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condo Warranty Form (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LLC Documentation (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Party Appraisal Review (CDA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Acknowledgement Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal with Rent Schedule	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second appraisal, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Inspection/Repair Inspection, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disclosures			
Initial and Revised Loan Estimates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acknowledgment of Receipt of Loan Estimate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement Services List of Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower's Certification and Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Report Refresh and Undisclosed Debt Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupancy Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower Affirmation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Affiliated Business Arrangement Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Report Delivery Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal			
Most recently run Mavent report or equivalent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified copy of the Mortgage Note	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Mortgage/DOT / Riders submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certified Copy of Assignment submitted for recording	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Signature/Name Affidavit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Photo Identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Tax Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preliminary Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Final Closing Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial Escrow Disclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing Protection Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Survey (if required by State or title company to issue survey endorsement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Commitment/Final Title Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trust Agreement or Trust Certification, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazard insurance policy with mortgagee clause (binder acceptable only if state mandated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Flood Hazard, if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood insurance application and paid receipt for one year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Payment Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Servicing Transfer Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing/Escrow Instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOEPA or state anti-predatory lending disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W-9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

EXHIBIT B – DATA TAPE: REQUIRED DATA FIELD ELEMENTS

Fields
Loan #
Originator
Loan Amount
Current UPB
Lien Position
Orig Interest Rate
Current Interest Rate
Appraised Value
Orig LTV
Curr LTV
Qualifying FICO Date
FICO
Product Type
Program Type
Term
IO Term
Note Date
P&I
Loan Info ARM Margin
Maturity Dt
DTI
DSCR
Occupancy (P/S/I)
Purpose
Subject Property Type
Address
City
Subject Property State
Subject Property Zip
County
MERS Min
Borrower Income
Borrower Asset
CoBorrower Income
Combined Income
Sale Price
Origination Channel
Appraisal Date
Borrower First Name
Borrower Last Name

Co-Borrower First Name
Co-Borrower Last Name
Current Milestone

EXHIBIT C - BORROWER AFFIRMATIONS

FULL DOCUMENTATION

Simple Access Product Series Borrower Affirmation-Full Documentation

Date: _____

Loan Number: _____

Borrower(s) Name(s): _____

Property Address: _____

Recitals:

- 1.) I/We have requested the following loan type (please check):
 - Fixed Rate Mortgage ("FRM"): For ___ months (loan term)
 - FRM with Interest Only Feature ("IO FRM"): For ___ months (loan term), with interest only payments for ___ months ("Interest Only Period")
 - Adjustable Rate Mortgage ("ARM"): For ___ months (loan term), with an initial fixed rate of interest for ___ months ("Fixed Rate Period")
 - ARM with Interest Only Feature ("IO ARM"): For ___ months (loan term), with an Fixed Rate Period of ___ months, and an Interest Only Period of ___ months

- 2.) My/Our initial principal and/or interest payment will be \$_____ per month. If I/we have elected an ARM, I/we understand that at the end of the Fixed Rate Period, my/our interest rate may adjust annually in accordance with the terms of the note that I am/we are signing. If I/we have elected an IO FRM or IO ARM, I/we understand that at the end of the Interest Only Period, in addition to any changes that may result from an adjustment to rate, my/our loan will convert to amortize the existing principal balance over the remaining term of the loan in accordance with the terms of the note and the payments may change as a result. The amortizing payment may adjust annually as the rate adjusts.

- 3.) In addition to the principal and interest payment, I am/we are aware I/we have additional recurring expenses associated with the property. If any of these payments are to be escrowed for, they will be included with the monthly payment I am/we are to make. If not, I/we will make them separately. The monthly payments are estimated to be as follows (strike any that do not apply):
 - a. Property Taxes: \$_____ per month
 - b. Hazard Insurance: \$_____ per month
 - c. Flood Insurance: \$_____ per month
 - d. Mortgage Insurance: \$_____ per month
 - e. Homeowner's Association Dues: \$_____ per month
 - f. Other: \$_____ per month

Affirmation:

Now, therefore, I/we affirm the following:

- 1.) I/We reasonably believe I/we can afford to make the monthly payment(s) on the loan and for this property along with any other debt service requirements that I/we have.
- 2.) I am/We are not aware of anything that will occur in the future that will affect my/our ability to make payments for this loan, payments related to this property, or service any other debt for which I/we are obligated.
- 3.) I/We understand that if this program did not require me/us to submit full income documentation such as tax returns, I/we may have been able to qualify for a different loan with a more favorable interest rate if I/we had done so.
- 4.) I/We certify that the above information and the information on the final Uniform Residential Loan Application (Form 1003) is true and correct as of this day and that it represents an accurate picture of my/our financial status.

Note:

If there is any discrepancy or conflict between the terms of the loan as contemplated in this document and the terms listed in the promissory note, mortgage/deed of trust, and/or any riders or addenda annexed thereto and made a part thereof, the latter set of documents shall govern.

By executing this document, I/We confirm that we have read this document, understand the terms contained therein, and intend to move forward with the transaction.

Signed this the ____ Day of _____, 20__

Borrower name

Borrower name

Borrower name

Borrower name

BANK STATEMENTS

Simple Access Product Series
Borrower Affirmation-Bank Statements

Date: _____

Loan Number: _____

Borrower(s) Name(s): _____

Property Address: _____

Recitals:

- 1.) I/We have requested the following loan type (please check):
 - Fixed Rate Mortgage ("FRM"): For ___ months (loan term)
 - FRM with Interest Only Feature ("IO FRM"): For ___ months (loan term), with interest only payments for ___ months ("Interest Only Period")
 - Adjustable Rate Mortgage ("ARM"): For ___ months (loan term), with an initial fixed rate of interest for ___ months ("Fixed Rate Period")
 - ARM with Interest Only Feature ("IO ARM"): For ___ months (loan term), with a Fixed Rate Period of ___ months, and an Interest Only Period of ___ months

- 2.) My/Our initial principal and/or interest payment will be \$_____ per month. If I/we have elected an ARM, I/we understand that at the end of the Fixed Rate Period, my/our interest rate may adjust annually in accordance with the terms of the note that I am/we are signing. If I/we have elected an IO FRM or IO ARM, I/we understand that at the end of the Interest Only Period, in addition to any changes that may result from an adjustment to rate, my/our loan will convert to amortize the existing principal balance over the remaining term of the loan in accordance with the terms of the note and the payments may change as a result. The amortizing payment may adjust annually as the rate adjusts.

- 3.) In addition to the principal and interest payment, I am/we are aware I/we have additional recurring expenses associated with the property. If these payments are to be escrowed for, they will be included with the monthly payment I am/we are to make. If not, I/we will make them separately. The monthly payments are estimated to be as follows (strike any that do not apply):
 - a. Property Taxes: \$_____ per month
 - b. Hazard Insurance: \$_____ per month
 - c. Flood Insurance: \$_____ per month
 - d. Mortgage Insurance: \$_____ per month
 - e. Homeowner's Association Dues: \$_____ per month
 - f. Other: \$_____ per month

Affirmation:

Now, therefore, I/we affirm the following:

- 1.) I/We reasonably believe I/we can afford to make the monthly payment(s) on the loan and for this property along with any other debt service requirements that I/we have.

- 2.) I am/We are not aware of anything that will occur in the future that will affect my/our ability to payments for this loan, payments related to this property, or service any other debt for which I/we are obligated.
- 3.) I/We understand that I/we have supplied an alternative means of documenting my/our ability repay this loan as compared with traditional documentation (tax returns, W-2s, K-1's, etc.). I/We understand that had I/we supplied traditional income documentation, I/we may have been able to qualify for a loan program with more favorable terms.
- 4.) I/We certify that the above information and the information on the final Uniform Residential Loan Application (Form 1003) is true and correct as of this day and that it represents an accurate picture of my/our financial status.

Note:

If there is any discrepancy or conflict between the terms of the loan as contemplated in this document and the terms listed in the promissory note, mortgage/deed of trust, and/or any riders or addenda annexed thereto and made a part thereof, the latter set of documents shall prevail.

By executing this document, I/We confirm that we have read this document, understand the terms contained therein, and intend to move forward with the transaction.

Signed this the ____ Day of _____, 20__

Borrower name

Borrower name

Borrower name

Borrower name

ASSET QUALIFIER

Simple Access Product Series
Borrower Affirmation-Asset Qualifier

Date: _____

Loan Number: _____

Borrower(s) Name(s): _____

Property Address: _____

Recitals:

- 1.) I/We have requested the following loan type (please check):
 - Fixed Rate Mortgage ("FRM"): For ___ months (loan term)
 - FRM with Interest Only Feature ("IO FRM"): For ___ months (loan term), with interest only payments for ___ months ("Interest Only Period")
 - Adjustable Rate Mortgage ("ARM"): For ___ months (loan term), with an initial fixed rate of interest for ___ months ("Fixed Rate Period")
 - ARM with Interest Only Feature ("IO ARM"): For ___ months (loan term), with a Fixed Rate Period of ___ months, and an Interest Only Period of ___ months

- 2.) My/Our initial principal and/or interest payment will be \$_____ per month. If I/we have elected an ARM, I/we understand that at the end of the Fixed Rate Period, my/our interest rate may adjust annually in accordance with the terms of the note that I am/we are signing. If I/we have elected an IO FRM or IO ARM, I/we understand that at the end of the Interest Only Period, in addition to any changes that may result from an adjustment to rate, my/our loan will convert to amortize the existing principal balance over the remaining term of the loan in accordance with the terms of the note and the payments may change as a result. The amortizing payment may adjust annually as the rate adjusts.

- 3.) In addition to the principal and interest payment, I am/we are aware I/we have additional recurring expenses associated with the property. If any of these payments are to be escrowed for, said payment(s) will be included with the monthly payment I am/we are to make. If not, I/we will make them separately. The monthly payments are estimated to be as follows (strike any that do not apply):
 - a. Property Taxes: \$_____ per month
 - b. Hazard Insurance: \$_____ per month
 - c. Flood Insurance: \$_____ per month
 - d. Mortgage Insurance: \$_____ per month
 - e. Homeowner's Association Dues: \$_____ per month
 - f. Other: \$_____ per month

Affirmation:

Now, therefore, I/we affirm the following:

- 1.) I/We reasonably believe I/we can afford to make the monthly payment(s) on the loan and for this property along with any other debt service requirements that I/we have.

- 2.) I am/We are not aware of anything that will occur in the future that will affect my/our ability to make payments for this loan, payments related to this property, or service any other debt for which I/we are obligated.
- 3.) I/We understand that I/we have supplied asset statements as our sole documentation for our ability to repay the loan we are taking. I/We understand that had I/we supplied traditional income documentation, I/we may have been able to qualify for a loan program with more favorable terms.
- 4.) I/We certify that the above information and the information on the final Uniform Residential Loan Application (Form 1003) is true and correct as of this day and that it represents an accurate picture of my/our financial status.

Note:

If there is any discrepancy or conflict between the terms of the loan as contemplated in this document and the terms listed in the promissory note, mortgage/deed of trust, and/or any riders or addenda annexed thereto and made a part thereof, the latter set of documents shall prevail.

By executing this document, I/We confirm that we have read this document, understand the terms contained therein, and intend to move forward with the transaction.

Signed this the ____ Day of _____, 20__

Borrower name

Borrower name

Borrower name

Borrower name

INVESTOR CASH FLOW

Simple Access Product Series
Borrower Affirmation & Certificate of Business Purpose
Investor Cash Flow Product

Date: _____

Loan Number: _____

Borrower(s) Name(s): _____

Property Address: _____

Recitals:

- 1.) I/We have requested the following loan type (please check):
 - Fixed Rate Mortgage ("FRM"): For ___ months (loan term)
 - FRM with Interest Only Feature ("IO FRM"): For ___ months (loan term), with interest only payments for ___ months ("Interest Only Period")
 - Adjustable Rate Mortgage ("ARM"): For ___ months (loan term), with an initial fixed rate of interest for ___ months ("Fixed Rate Period")
 - FRM/ARM with Interest Only feature ("IO FRM/ARM"): For ___ months (loan term), with a Fixed Rate Period of ___ months, and an Interest Only Period of ___ months

- 2.) My/Our initial principal and/or interest payment will be \$_____ per month. If I/we have elected an ARM, I/we understand that at the end of the Fixed Rate Period, my/our interest rate may adjust annually in accordance with the terms of the note that I am/we are signing. If I/we have elected an IO FRM or IO ARM, I/we understand that at the end of the Interest Only Period, in addition to any changes that may result from an adjustment to rate, my/our loan will convert to amortize the existing principal balance over the remaining term of the loan in accordance with the terms of the note and the payments may change as a result. The amortizing payment may adjust annually as the rate adjusts.

- 3.) In addition to the principal and interest payment, I am/we are aware I/we have additional recurring expenses associated with the property. If any of these payments are to be escrowed for, they will be included with the monthly payment I am/we are to make. If not, I/we will make them separately. The monthly payments are estimated to be as follows (strike any that do not apply):
 - a. Property Taxes: \$_____ per month
 - b. Hazard Insurance: \$_____ per month
 - c. Flood Insurance: \$_____ per month
 - d. Mortgage Insurance: \$_____ per month
 - e. Homeowner's Association Dues: \$_____ per month
 - f. Other: \$_____ per month

- 4.) This loan is being made on the basis that it will be for business purposes only.

Affirmation:

Now, therefore, I/we affirm the following:

- 1.) I/We understand that this loan is being made for business purposes and not household purposes. Proceeds from the loan will be used for business purposes only and not for household purposes.
- 2.) I/We intend to rent the subject property out to a third party or parties. I/We will not owner occupy the property.
- 3.) I am/We are not aware of anything that will occur in the future that will affect my/our ability to make payments for this loan, payments related to this property, or service any other debt for which I/we are obligated.
- 4.) I/We understand that due to this loan's classification, laws intended to protect consumers taking out consumer purpose loans such as the Truth in Lending Act (15 U.S.C §1601 et seq.), the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.), the Secure and Fair Enforcement Mortgage Licensing Act (12 U.S.C. §5101 et seq.), the Gramm-Leach-Bliley Act (15 U.S.C. §6802-6809) and the Homeowner's Protection Act (12 U.S.C. §4901 et seq.) may not be or are not applicable to this transaction.
- 5.) I/We understand that this program did not require me/us to submit any income documentation and the sole means used to determine qualification for the loan is the cash flow for the subject property. If I/we had submitted full income documentation such as tax returns, I/we may have been able to qualify for a different loan with a more favorable terms.
- 6.) I/We certify that the above information and the information on the final Uniform Residential Loan Application (Form 1003) is true and correct as of this day and that it represents an accurate picture of my/our financial status.

Note:

If there is any discrepancy or conflict between the terms of the loan as contemplated in this document and the terms listed in the promissory note, mortgage/deed of trust, and/or any riders or addenda annexed thereto and made a part thereof, the latter set of documents shall prevail.

By executing this document, I/We confirm that we have read this document, understand the terms contained therein, and intend to move forward with the transaction.

Signed this the ____ Day of _____, 20__

Borrower name

Borrower name

Borrower name

Borrower name

EXHIBIT D - SAMPLE ALLONGE

Allonge to Promissory Note

For Purpose of Further Endorsement of the Following Note:

Borrowers Names: XXXXXXXXXXXXXXXX

Lender Name: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Property Address: XXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Note Date: XXXXXX, XX, 20XX

Note Amount: \$XXXXXXX

PAY TO THE ORDER OF

LUXURY MORTGAGE CORP., ISAOA

WITHOUT RECOURSE.

SELLER,

By _____

EXHIBIT E – APPLICANT CONTACT CONSENT FORM

BORROWER CONTACT CONSENT FORM

(Information Optional)

To insure we have the correct contact information for servicing your loan, please provide the following information.

By signing I authorize my mortgage servicer (its transfers and/or assigns) to contact me regarding the servicing of my loan using the following contact information.

Mailing address for your mortgage statements and other correspondence:

- Same as the subject property
- Please use this mailing address instead:

Cell phone number:

- I choose not to provide a cell phone number.

I understand that by providing a cell phone number and by signing this form, I am giving the holder of my Mortgage Note and its billing servicer permission to use the cell phone number to contact me regarding my loan.

Applicant: _____

Co-Applicant: _____

Email address: _____

- I choose not to provide an email address.

I understand that by providing an email address, I am giving the holder of my Mortgage Note and its billing servicer permission to use this email to contact me regarding my loan.

Applicant: _____

Co-Applicant: _____

Signature(s):

Applicant: _____

Date

Co-Applicant: _____

Date

EXHIBIT F- CONDO WARRANTY FORM
Certification of Eligibility for Condominiums

Please indicate the Condo Certification Type and provide the CPM ID number where applicable.

Applicant's Name:	
Loan Number:	
Project Name:	
Project Address:	
City and State:	

The above referenced project is warranted under the following project classification

Condominium Classifications		
<input type="checkbox"/>	Fannie Mae Limited Review (Attached Established Project)	
<input type="checkbox"/>	Fannie Mae Limited Review (Detached New or Established Project)	
<input type="checkbox"/>	Fannie Mae Lender Full Review of Established Condominium Project	
<input type="checkbox"/>	Fannie Mae Lender Full Review of Established 2-4 Unit Condominium Project	
<input type="checkbox"/>	Fannie Mae Lender Full Review of New Condominium Project	
<input type="checkbox"/>	Fannie Mae Final Project Approval (1028)	
<input type="checkbox"/>	Fannie Mae Condo Project Manager (CPM) New	CPM Project Acceptance Certification Number:
<input type="checkbox"/>	Fannie Mae Condo Project Manager (CPM) Established	CPM Project Acceptance Certification Number:
<input type="checkbox"/>	Non-Warrantable Condo Project	

Underwriter Signature

Date

EXHIBIT G – EXCEPTION REQUEST FORM

Exception Request Form



Luxury Mortgage Corp * Third Party Originated Exception Request Form
December 2021

Luxury Mortgage-TPO Exception Request Form

Page 1 of 3

Contact Details

Loan Number	Click here to enter text.
Account Name	Click here to enter text.
Contact Phone	Click here to enter text.
Program/Series	Choose an item.

Date	Please enter a date (mm/dd/yyyy).
Contact Person	Click here to enter text.
Contact Email	Click here to enter text.
LMC Exception ID	Click here to enter text.

Borrower Information

Borrower 1 FICO	Click here to enter text.
Borrower 2 FICO	Click here to enter text.
Borrower 3 FICO	Click here to enter text.
Borrower 4 FICO	Click here to enter text.
Occupant HTI	Click here to enter text.
Overall HTI	Click here to enter text.
FTHB	Choose an item.
Estimated Monthly Residual Income	Click here to enter text.
Documented Pre-Closing Assets	Click here to enter text.
Source of Pre-Closing Assets	Click here to enter text.
Estimated Post Closing Assets	Click here to enter text.
Source of Post-Closing Assets	Click here to enter text.

Borrower 1 Time in Employment	Click here to enter text.
Borrower 2 Time in Employment	Click here to enter text.
Borrower 3 Time in Employment	Click here to enter text.
Borrower 4 Time in Employment	Click here to enter text.
Occupant DTI	Click here to enter text.
Overall DTI	Click here to enter text.
Number of Financed Properties	Click here to enter text.
Payment Shock	Choose an item.
Loan Level FICO	Click here to enter text.

Property Information

Property City	Click here to enter text.
Property County	Click here to enter text.
Property Type	Choose an item.

Property State	Choose an item.
Occupancy	Choose an item.

Transaction Information

Transaction Type	Choose an item.
Appraised Value	Click here to enter text.
LTV	Click here to enter text.
Cash out Amount	Click here to enter text.
Doc Type	Choose an item.
Loan Term	Choose an item.

Loan Amount	Click here to enter text.
Purchase Price	Click here to enter text.
CLTV	Click here to enter text.
Cash out Purpose	Click here to enter text.
Loan Type	Choose an item.
IF NOO, Loan has PPP?	Choose an item.

DSCR Loans

12 Months Management Experience?	Choose an item.
Property Rented	Choose an item.
Borrower Owns Primary Residence	Choose an item.
Using IO Payment to Calc DSCR?	Choose an item.

DSCR	Click here to enter text.
Actual Rents	Click here to enter text.
Market Rents	Click here to enter text.
30 Year Amortizing DSCR	Click here to enter text.

Pricing Information

Channel	Choose an item.
---------	---------------------------------

Rate Quoted	Click here to enter text.
-------------	---

Wholesale

Compensation Source	Choose an item.
---------------------	---------------------------------

Amount of Comp	Click here to enter text.
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Correspondent

Expected Price	Click here to enter text.
Delegated?	Choose an item.

Points Charged	Click here to enter text.
Loan Funded?	Choose an item.

Exception Request Details:

Type	Check Applicable	Describe relative to guideline
Loan Amount	<input type="checkbox"/>	Click here to enter text.
LTV	<input type="checkbox"/>	Click here to enter text.
CLTV	<input type="checkbox"/>	Click here to enter text.
Debt Ratio	<input type="checkbox"/>	Click here to enter text.
Collateral	<input type="checkbox"/>	Click here to enter text.
Credit Score*	<input type="checkbox"/>	Click here to enter text.
Credit History*	<input type="checkbox"/>	Click here to enter text.
Documentation	<input type="checkbox"/>	Click here to enter text.
Assets/Reserves	<input type="checkbox"/>	Click here to enter text.
Other (describe below)	<input type="checkbox"/>	Click here to enter text.

***IF EXCEPTION IS CREDIT RELATED, INCLUDE EXPLANATIONS AS NEEDED**

Compensating Factors

Type	Check Applicable
Loan To Value 10% or more under requirement	<input type="checkbox"/>
FICO 20 points or more above requirement	<input type="checkbox"/>
Total Debt 10% or more under requirement	<input type="checkbox"/>
Documented reserves >150% of requirement*	<input type="checkbox"/>
Residual Income \$3k or more	<input type="checkbox"/>
Long Term Employment (>5 years)	<input type="checkbox"/>
Long Term Homeownership (>5 years)	<input type="checkbox"/>
Minimal consumer debt	<input type="checkbox"/>
Reduction in housing/mortgage payment	<input type="checkbox"/>
Provided 24 months bank statements	<input type="checkbox"/>
DCSR 1.25 or greater	<input type="checkbox"/>
Additional income not utilized to qualify	<input type="checkbox"/>

***Does not include cash out to borrower**

Requestor Comments:

[Click here to enter text.](#)

Credit Risk Decision

Type	Check Applicable	Describe relative to guideline
Considered	<input type="checkbox"/>	Click here to enter text.
Not Considered	<input type="checkbox"/>	Click here to enter text.
May be Considered Subject to the Below	<input type="checkbox"/>	Click here to enter text.

Credit Risk Comments/Additional Conditions:

Click here to enter text.

Pricing Impact:

Exception LPA	Click here to enter text.
Minimum Rate	Click here to enter text.
Max Price	Click here to enter text.
Min Points from Borrower	Click here to enter text.

Credit Risk Manager:	Choose an item.
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Date:	Please enter a date (mm/dd/yyyy).
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EXHIBIT H-TRUST APPROVAL REQUEST FORM

Trust Review Checklist

Borrower Name: [Click here to enter text.](#)

Trust Name: [Click here to enter text.](#)

Property Address: [Click here to enter text.](#)

Loan #: [Click here to enter text.](#)

Underwriter to Complete the Below

Trust Type: Inter Vivos Blind Trust

Documents

- Trust Document/Certification of Trust
- Verification of name/address of trustee
- Attorney opinion letter (if blind trust)
- Amendment to trust language required per Guide (if blind trust)

Guideline Requirements

- Yes No Trust is revocable?
- Yes No Borrower(s) are settlor(s) of the trust?
- Yes No Borrower(s) are trustee(s) of the trust?
- Yes No Trust EIN verified as settlor's SSN?
- Yes No Trustee authorized to borrow on trust's behalf?
- Yes No Trust otherwise complies with FNMA requirements?
- Yes No All trust documents are executed and notarized?
- Yes No Opinion letter addresses all requirements in the Guide? (leave blank if NA)

Luxury Mortgage Use Only

Decision: Approve Decline Additional Information Needed (see below) Approved Subject to Conditions

Comments: [Click here to enter text.](#)

Reviewer: [Click here to enter text.](#)

Date: [Click here to enter a date.](#)

EXHIBIT I-LLC APPROVAL REQUEST FORM

LLC Review Checklist

Borrower Name: [Click here to enter text.](#)

LLC Name: [Click here to enter text.](#)

Property Address: [Click here to enter text.](#)

Loan #: [Click here to enter text.](#)

Underwriter to Complete the Below

Documents

- Articles of Organization
- Operating Agreement
- SS4 or equivalent verifying Federal EIN #
- Certificate of Good Standing
- Unanimous Resolution to Borrow including lender name and correct loan amount
- Attorney Opinion Letter if applicable

Guide Requirements

1. LLC legally formed? Yes No
2. LLC formed in same state as property located? Yes No
3. All members of LLC are borrowers on loan? Yes No
4. The property is the sole asset of the LLC? Yes No
5. LLC is single purpose i.e. does not own other real estate or conduct other business not related to operating of real estate? Yes No
6. LLC is in good standing? Yes No
7. Manager has authority to borrow against the LLC's assets? Yes No
8. LLC will continue for the term of the loan or does not have a set termination within the loan term? Yes No
9. All LLC documents are executed? Yes No
10. Opinion letter addresses all guideline requirements? Yes No

Luxury Mortgage Use Only

Decision: Approve Decline Additional Information Needed (see below) Approved Subject to Conditions

Comments: [Click here to enter text.](#)

Reviewer: [Click here to enter text.](#)

Date: [Click here to enter a date.](#)

Business Purpose Loan Questionnaire

Borrower Name (Last, First): _____ Loan

#: _____ Property

Address: _____

Question		Yes	No
1. Do you currently use the subject property as either a primary residence or a second home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you intend to use the subject property as either a primary residence or a second home in the future?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Do any family members currently live in the subject property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you intend to have any family members live in the subject property?		<input type="checkbox"/>	<input type="checkbox"/>
5. If you are taking cash out of the subject property, will any portion of the proceeds be used to pay personal debts or obligations such as personal credit cards, installment loans, student loans, judgments or liens?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. If you are taking cash out of the subject property, will any portion of the proceeds be used to purchase a property that you intend to occupy as either a primary residence or a second home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I, the undersigned, understand that Luxury Mortgage is extending credit to me based on the loan being made for a Business Purpose as defined in 12 CFR 1026.3. I further understand that Luxury Mortgage is relying on the representations made herein in extending credit to me. If any of the representations made herein turn out to be inaccurate, Luxury Mortgage its successors and/or assigns may be harmed and as a result may exercise any and all remedies available to it under the related Note and Mortgage or Deed of Trust I will sign at closing. In the event that there are multiple borrowers, each shall be deemed to make these representations individually.

Borrower Signature:

Date:

EXHIBIT J-UNDERWRITER COVER

Underwriter Cover Letter

Loan Information:

Loan Number: [Click here to enter text.](#)

Borrower 1 Name: [Click here to enter text.](#)

Borrower 2 Name: [Click here to enter text.](#)

Borrower 3 Name: [Click here to enter text.](#)

Borrower 4 Name: [Click here to enter text.](#)

Property Address: [Click here to enter text.](#)

Doc Type: [Click here to enter text.](#)

Transaction Type: [Click here to enter text.](#)

Employment/Income Calculation. Please include income calculation methodology. If DSCR, describe how it was calculated.

[Click here to enter text.](#)

Asset Calculation. Please include sufficient assets to meet program requirements.

[Click here to enter text.](#)

Credit History/Liabilities. Please indicate any significant issues or liabilities not listed on credit.

[Click here to enter text.](#)

Additional Information. Please indicate any additional information that is relevant to the review of the file.

[Click here to enter text.](#)

Correspondent Contact Info:

Underwriter Name: [Click here to enter text.](#)

Underwriter Email: [Click here to enter text.](#)

Underwriter Phone: [Click here to enter text.](#)