

T.J. FINANCIAL INC.

LOAN SUBMISSION STACKING ORDER SHEET

RIGHT

- T.J FINANCIAL LOAN SUBMISSION SHEET
- 1008
- TYPED 1003
- HANDWRITTEN 1003
- LETTER RE: PURPOSE OF REFINANCE
- RESIDENTAL MORTGAGE CREDIT REPORT
- LETTER RE: INQUIRIES, DEROGATORY CREDIT ITEMS
- VOE (BORROWER 1)
- CURRENT 1 MONTH PAYSTUBS
- LAST 2 YEARS W2'S
- VOE (BORROWER 2)
- CURRENT 1 MONTH PAYSTUB
- LAST 2 YEARS W2'S
- IF SELF EMPLOYED
 - YTD P&L STATEMENT
 - LAST 2 YEAR FEDERAL TAX RETURNS (1040) WITH ALL SCHEDULES
 - IF CORPORATION, NEED 2 YEARS CORPORATE TAX RETURNS
 - IF PARTNERSHIP, NEED 2 YEARS PARTNERSHIP TAX RETURNS
- VOD / ONE MONTHS BANK STATEMENT
- SOURCE OF FUNDS
- GIFT LETTER & VERIFICATION OF DONOR'S FUND
- VOM OR LANDLORD LETTER
- PURCHASE AGREEMENT
- ESCROW INSTRUCTION
- PRELIM
- APPRAISAL REPORT
- BORROWER'S CERTIFICATION & AUTHORIZATION (1097)
- GOOD FAITH ESTIMATE
- FAIR LENDING NOTICE

LEFT : ONE SET OF COPY PACKAGE