

American First Financial, Inc.
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Full File Stacking Order:

- Complete/Correct 1008
- Complete/Correct 1003
- Original Signed 1003
- Signed GFE
- Signed Truth in Lending
- Signed Servicing Disclosure
- Credit Report no older than 30 days old at time of underwriting
- Bankruptcy Discharge papers (if applicable)
- 2 years Business Licenses or CPA letter (if stated income)
- VOR or 12 months cancelled checks
- VOM for all properties owned (if applicable)
- Payoff Demand (if applicable)
- Borrowers VOE (if full doc)
- Borrowers 2 most recent pay-stubs (if full doc)
- Borrowers 2 most recent form w-2 (if full doc)
- Co-borrowers VOE (if full doc)
- Co-borrowers 2 most recent pay-stubs (if full doc)
- Co-borrowers 2 most recent form w-2 (if full doc)
- Satisfactory evidence of "other" income (if applicable)
- 2 most recent years full 1040's with all schedules if full doc self employed
- Gift letter (if applicable)
- VOD with 2 months average balance or 2 most recent account statements
- All other account statements to verify assets listed on 1003
- Copy of leases for all rental properties owned
- Copy of lease for subject property if non owner occupied
- Purchase Agreement, signed and dated with all addenda (if applicable)
- Original Appraisal
- 442 addendum with original photos (if applicable)
- Manufactured Housing Checklist completed by appraiser (if applicable)
- Survey (if required by state or title company)
- Verification of Homeowners Insurance
- Preliminary title report with twelve months chain of title
- Insured Closing Protection Letter
- Wiring instructions
- All other RESPA documentation