



## Broker Stacking Order List

Jumbo Product (04/12/2021 version)

Loan Submission Date		Sales Rep.	
<b>Broker Information</b>			
Company Name		Broker ID	
Mortgage Loan Officer		Loan Officer Phone	
Loan Officer E-mails		MLO NMLS#	
Processor Name		Processor Phone	
Processor Emails			
<b>Borrower Information</b>			
Borrower's Name			
Email			
<b>Property Information</b>			
Property Address			
Estimated Value		Purchase Price(If Purchase)	
<b>Loan Information</b>			
Loan Amount		Loan Program	
Rate		LTV/CLTV	
Property Type		Loan Terms	
Occupancy		FICO	
Rental Income(if Investment)		Loan Purpose	
Note			

<b>Fee Information</b>			
Lender Fee	Processing Fee	Broker Compensation Method ( Must check one of below options )	
\$1,050*		Lender Paid	Borrower Paid
		Compensation Tier _____ % plus \$ _____	Loan Origination Fee _____ % plus \$ _____

Please include Lender fee \$1,050 in Section A on Loan Estimate. Appraisal fee required to be disclosed on Section B on Loan Estimate.

\*For broker who can't process and issue loan estimates and disclosure by oneself, please call for details.

<b>Submission Document List</b>
---------------------------------

1. Broker Stacking Order List
2. Complete typed 1003 signed and dated by the borrower.
3. Copy of identification issued by Govt.
4. Most recent mortgage statement, property taxes, insurance, and HOA dues for all properties owned.
5. Income documentation:
  - Prime Jumbo & Elite Jumbo  
 For W2 Wage Earner: Most recent 1 month Pay Stubs; Most recent 2 years' W-2  
 For Self-Employed Borrower: Most recent 2 years' W-2 (if applicable) & Federal Personal & Business Tax Return  
Note: 2 years' tax returns will be required for all borrowers, if using tax return income or one of the borrower is self-employed.
  - Expanded Jumbo  
 Full Doc 1 or 2-year options:  
 For W2 Wage Earner: Most recent two dated within 30 days of application date; Most recent 1 or 2 years' W2 ; Most recent 1 or 2 years' Personal Tax return when qualifying using Commission income, rental income  
 For Self-Employed Borrower: Most recent 1 or 2 years' W-2 & Federal Personal & Business Tax Return +YTD P&L
6. Verification of deposit or most recent 2 months bank statement(s).
7. Purchase Contract and copy of EMD (if applicable).
8. Preliminary Title Report
9. Escrow Instruction and Escrow Estimated Closing Statement
10. Borrower's Certification and Authorization With **Wet Signature** (Broker or AAA LENDINGS FORM)
11. Consent to Receive Communications Electronically (AAA LENDINGS FORM)
12. SSA-89 Form for Each Borrower with Wet Signature (AAA LENDINGS FORM)



AAA Capital Investment, Inc.  
117 S Garfield Ave, Alhambra, CA 91801  
(626)308-9793 | NMLS #295075

Submission Instruction:

Option 1: If you have Loan Origination System, please upload **Fannie Mae 3.4 MISMO with xml** format to register loan first on the TPO system (<https://main.aaacapitalinvestment.com/#/login>) and upload documents into System for setting up submission.

Option 2: If you do not have Loan Originator System, please email submission package to email box [aaaloan@aaalendings.com](mailto:aaaloan@aaalendings.com).

**Note: If you have no Loan Origination System (LOS) circumstance to issue and process the above disclosure & Loan Estimates, please call for details or contact [aaaloan@aaalendings.com](mailto:aaaloan@aaalendings.com).**