



## Broker Stacking Order List

QM 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.

### Submission Document List

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:
  - Wage Earner (Salary/Hourly): most recent W2 + Paystubs for most recent 30 days with YTD.
  - Self Employed –most recent W2, 1040's, 1120's etc (all pages/schedules) .
  - Other income documentation (social security, child support, divorce decree)
  - Fully complete and signed IRS Form 4506-C for each borrower on the Loan.
  - Rental income – tax return, or Lease + rental receipts (If applicable).
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)



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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).**