



Non-Delegated Submission Form/Stacking Order

Loan Characteristics

Impac Loan #: _____ Borrower First Name/Last Name: _____
Product Type: Fannie Freddie FHA VA
Purpose: Purchase R/T Cash-Out Refinance
Product Code: _____

Submission to Include, but not limited to the following:

Use IMPortal to upload a complete FNMA 3.2 File

Stacking Order

Completed Submission Form Cover Letter Loan Estimate

1. AUS Results

AUS Results: DU LP
 1008 signed, dated, fully completed including Risk Assessment/match AUS
 1003 must reflect all properties owned in REO section even if not financed/match AUS, signed & dated by LO

2. Credit Package

Credit Report associated to AUS Additional Credit Docs/Supplements SS Authorization
 Mortgage Payoffs (if applicable) Divorce Decree/Separation Agreement SS Validation
 Credit Inquiry Letter Bankruptcy papers
 VOR/VOM (Alt QM) LOE Name & Address variations
 Form 1017 (FNMA Home Possible Only)
 Document all REO properties with Mortgage Statements, Taxes, HOA dues, Owned Free & Clear

3. Income Documents

Income Worksheets

Salaried

WVOE's, Current Paystubs with YTD income, W2's (per AUS)
 SS/Fixed Income documentation (award letters, 1099, verified deposits)
 Rental Income (Current Lease Agreement)

Self Employed

Previous 2 years signed 1040's with all schedules & letter from CPA/business license confirming 2 years Self Employment
 K1's if applicable
 YTD Profit & Loss Statement, Balance Sheet

iQM

Refer to iQM Submission form

4. Asset Documents

Escrow Letter/Proof Earnest Money Gift funds/Donor's Ability (if applicable)
 Bank Statements Retirement or investment account statements

5. Property Documents

Purchase Contract Tax Certificate Title Commitment & CPL
 Homeowners and Flood Insurance Condos & PUD's (Master policy & HO6) Flood Cert

6. Disclosures

Initial Federal and State Disclosure Packet Closing Disclosure

7. FHA/VA

FHA LT Initial 92900a/1802 FHA Case # Assignment/VA 1805 Case Assignment
 VA Certificate of Eligibility VA Loan Analysis or IRRRL