ATTACHMENT 15-A

Guaranteed Rural Housing

Origination Stacking Order Checklist

Lender Instructions: *Submit the identified documents in the order noted with the first document in the bundle being this Attachment. Submit only the identified documents. Include complete documentation for the specific file type identified to ensure an effective file flow. Documents must not exceed the maximum allowable age set forth in 7 CFR 3555 Handbook. Rural Development will consider all documents submitted as the certified and true copies of the original documents retained in the lender's permanent file. Electronic delivery to Rural Development is the preferred method. See electronic delivery information by state https://usdalinc.sc.egov.usda.gov/RHShome.do. In the subject line identify the case by:* Loan Origination: Borrower Last Name, First Name

General Information		
Applicant(s):	Lender:	Date:

File Stacking Order Checklist
Guaranteed Underwriting System (GUS) - Underwriting Recommendation: ACCEPT

Please stack the credit package in the following document order:

☐	**Form RD 3555-21, "Request for Single Family Housing Loan Guarantee** **Note**: Must be completed and executed by all applicants and lender.
☐	**Income Calculation: Worksheet For Calculating Income**
☐	**Final GUS Underwriting Findings and Analysis Report** **Note**: Last final submission to be printed, retained in lender's permanent loan file.
☐	**FEMA Form 086-0-32, "Standard Flood Determination Form"** **Note:** New construction properties located in 100-year flood plains will require additional documentation. Confirmation the base flood elevation (BFE) is below lowest floor of subject.
☐	**Evidence of qualified alien** *(If the applicant is not a US citizen)*
☐	**Credit Report, Non-Purchasing Spouse** *(If the applicant or property is in a community property state – AZ, CA, ID, LA, NV, NM, TX, WA, WI)*
☐	**Uniform Residential Appraisal Report (URAR)** (FNMA 1004/FHLMC 70 or applicable Report) **Note:** 1004 MC (Market Conditions Addendum) must be part of report.

File Stacking Order Checklist
Manual Underwriting, GUS Refer/Refer with Caution Underwriting Recommendation,
GUS Accept if Quality Control Lender Message on GUS Underwriting Findings and Analysis Report

Please stack the credit package in the following document order:

☐	**Form RD 3555-21, "Request for Single Family Housing Loan Guarantee** **Note**: Must be completed and executed by all applicants and lender.
☐	**Income Calculation: Worksheet For Calculating Income**
☐	**Final GUS Underwriting Findings and Analysis Report**, *if applicable* **Note**: Last final submission.
☐	**Underwriting Analysis**, *confirmed and executed by Underwriter* (FNMA 1008/FHLMC 1077 or similar) **Note:** Include credit waiver and/or repayment ratio waiver request in comment section. A GUS ACCEPT with quality control message does not require credit or repayment ratio documentation/justification. Include supporting documentation when credit package includes a buy down.
☐	**Uniform Residential Loan Application** (URLA – FNMA 1003/FHLMC 65) **Note:** URLA must be executed by the interviewing lender and applicant(s).
☐	**Income Verification Documentation: For all household members** Verification of Employment (VOE) + (1) earning statement OR verbal VOE + (2) earning statements (30 days) + W-2's (2 years) OR computer generated verification + W-2's (2 years) + verbal VOE Self-Employment: income tax returns/ all schedules (2 years) + profit / loss, balance and income/expense statements Child support, pensions, disability, Social Security, retirement annuity award(s)
☐	**Asset Verification Documentation: For all household members** Verification of Deposit, bank statements, gift letter etc.
☐	**Credit Report, Non-Traditional Report and all credit supplements**, *as applicable* **Note:** Include adverse credit explanation and documentation used in credit waiver.
☐	**Credit Report, Non-Purchasing Spouse** *(If the applicant or property is in a community property state – AZ, CA, ID, LA, NV, NM, TX, WA, WI)*
☐	**FEMA Form 086-0-32, "Standard Flood Determination Form"** **Note:** New construction properties located in 100-year flood plains will require additional documentation. Confirmation the base flood elevation (BFE) is below lowest floor of subject.
☐	**Sales Contract**, *all pages and amendments*
☐	**Evidence of qualified alien** *(If the applicant is not a US citizen)*
☐	**Uniform Residential Appraisal Report (URAR)** – *not applicable to Streamlined Refinance Product* (FNMA 1004/FHLMC 70 or applicable Report) **Note:** 1004 MC (Market Conditions Addendum) must be part of report.