



VA SUBMISSION STANDARD & Q.sub STACKING ORDER FORM

FRANKLIN AMERICAN MORTGAGE COMPANY
 5221 North O'Connor Blvd., Suite 900
 Irving, TX 75039

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 Toll Free: 877.496.1900

Q.sub Fax:
 Q.sub E Mail:
 Conditions Fax:
 Appraisals:

214.765.9876
Qsub.tx@franklinamerican.com
 Fax directly to the underwriting assistant
appraisals.govt.tx@franklinamerican.com

Broker: _____ FAMC Broker ID#: _____
 (Please be sure to include the last 3 digits of your Broker ID#)

VA ID#: _____ VA Case #: _____

Contact: _____ Email: _____ Phone: _____ Fax: _____

Borrower(s): _____

Property Address: _____

City: _____ State: _____ Zip: _____

Sales Price: _____ Base Loan Amt: _____ Loan w/FF: _____ Appr. Val: _____

Note Rate: _____ LTV: _____ Ext. Closing Date: _____ Lock Expiration Date: _____

Check all that apply to Subject Loan:

Loan Program: Fixed Rate 3/1 ARM Texas VLB

Loan Type: Purchase IRRRL Refinance Rate & Term (full credit qualifying) Refinance Cash-Out (full credit qualifying) Investor IRRRL

Loan Term: 30 25 20 15 10

Property Type: SFR 2 Units 3-4 Units PUD Condo

**Provide "Certified Copy" Stamp or Blanket Processor's Certification for all Copies of Original Documents
 All Documents Should be Signed, Dated (within compliance) and/or Fully Executed**

Purchase or Full Credit Qualifying Refinance	IRRRL
<input type="checkbox"/> VA Submission Stacking Order Form	Yes
<input type="checkbox"/> LP/DO Findings assigned to FAMC (if applicable)	N/A
<input type="checkbox"/> Lock Confirmation Sheet	Yes
<input type="checkbox"/> VA Loan Summary (VA form 26-0286, 2 pages)	Yes
<input type="checkbox"/> Original Certificate of Eligibility	Yes <u>or</u> email confirm. from VA re: loan terms
<input type="checkbox"/> VA Loan Analysis (VA form 26-6393) with clear CAIVRS (all borrowers)	No, unless credit qualifying (≥ 20% increase in payment)
<input type="checkbox"/> FAMC Benefits Questionnaire/No-Active Duty Certification	Yes/Non-Active Duty Cert (credit qual. only)
<input type="checkbox"/> Verification of VA Benefits (VA form 26-8937, completed by VA) (REQ'D FOR ANY VETERAN WHO IS EXEMPT FROM THE FUNDING FEE)	Applies to all loans
<input type="checkbox"/> Interest Rate and Discount Disclosure	Yes
<input type="checkbox"/> Counseling Checklist for Active Military Homebuyers (VA form 26-0592, if applicable)	Yes
<input type="checkbox"/> Final typed URLA (1003) and VA Addendum (VA form 26-1802a)	Yes
<input type="checkbox"/> Credit Report (minimum of Tri-merge Infile)	1 line tri-merge Mortgage Credit Report or VOM
<input type="checkbox"/> Credit/Inquiry explanation	N/A
<input type="checkbox"/> Other documents related to credit (BK, child support, etc.)	IRRRL Loan Worksheet (VA form 26-8923) with CAIVRS Number AND prior Old Loan vs. New Loan Statement
<input type="checkbox"/> Verification of Rent/Mortgage	Yes
<input type="checkbox"/> Child Care Letter	N/A
<input type="checkbox"/> Verification of Employment & most recent pay stubs covering 30 days (LES) <u>or</u> Alternate Documentation (Verbal, pay stubs covering 30 days & 2 years W-2 forms)	N/A
<input type="checkbox"/> IRS Form 4506-T	N/A
<input type="checkbox"/> Tax Returns, YTD P & L/Balance Sheet	N/A
<input type="checkbox"/> Verification of Deposit <u>or</u> Alternate Documentation (2 months bank statements)	N/A
<input type="checkbox"/> Gift Letter & required supporting documentation	N/A
<input type="checkbox"/> Miscellaneous additional credit documentation	Copy of Note & HUD 1 for prior VA loan
<input type="checkbox"/> Sales Contract/Purchase Agreement & VA Escape Clause (if applicable)	N/A
<input type="checkbox"/> VA Appraisal submitted to e-appraisal system (TAS System) (Email to appraisals.govt.tx@franklinamerican.com)	N/A
<input type="checkbox"/> Initial URLA (1003) & VA Addendum (VA form 26-1802a)	Initial 1003 & Federal Collection Policy Notice (VA form 26-0503)
<input type="checkbox"/> Nearest Living Relative Letter	Yes
<input type="checkbox"/> Truth-In-Lending Disclosure	Yes
<input type="checkbox"/> Good Faith Estimate	Yes
<input type="checkbox"/> Transfer of Servicing Disclosure	Yes
<input type="checkbox"/> ECOA Disclosure	Yes
<input type="checkbox"/> Notice of Right to Receive Appraisal	N/A
<input type="checkbox"/> Borrowers Certification and Credit Authorization	Yes
<input type="checkbox"/> Plans, specs, builders certification, construction exhibits (ONLY if appraisal is ordered as Proposed or Under Construction)	No
<input type="checkbox"/> New or proposed construction warranty/inspection documentation (if appl.)	No
<input type="checkbox"/> NAMB-Mortgage Loan Origination Agreement <u>or</u> Mortgage Broker/Loan Officer Disclosure	Yes

FOR STANDARD SUBMISSIONS: PLEASE SUBMIT AN ORIGINAL PACKAGE FASTENED IN A LABELED, LEGAL SIZE FILE FOLDER IN THE ABOVE ORDER --ATTN: UNDERWRITING DEPARTMENT. A COPY PACKAGE IS NOT REQUIRED.

FOR Q.SUB SUBMISSIONS: PLEASE E-MAIL FILE IN THE ABOVE ORDER TO Qsub.tx@franklinamerican.com OR FAX TO 214.765.9876. FAX U/W CONDITIONS TO THE UNDERWRITING ASSISTANT.