

COMPLIANCE FILE STACKING SHEET

Lender	
Contact Name	
Street Address	
City/State/ZIP	
Phone Number	
Fax Number	
E-Mail Address	

- (1) This Compliance Stacking Sheet
- (2) Compliance Fee check from Lender or certified funds from borrower \$75
- (3) Copy of approved Bond Loan Registration Form
- (4) Originals of the following: (a) Exhibit D: Buyer’s Affidavit; (b) Exhibit E: Seller’s Affidavit*; (c) Exhibit Q: Subordination Disclosure Notice (if applicable); (d) Attachment 6: Notice to Buyers; (e) Attachment 11: Recapture Tax Notice; (f) Attachment 13: No Required Tax Return Affidavit (if applicable).
******Note Non-borrowing spouse MUST sign ALL NHD affidavits. Non-borrowing spouse MUST Sign the Mtg/DOT or a QUIT CLAIM DEED.*******
- (5) Copies of previous three (3) years signed Federal Tax Returns or Tax Return Transcripts (if the property is located in a Non-Targeted Area or the borrower is self-employed)
- (6) Copy of previous year’s W-2
- (7) Copy of verification of Rental (if property is in a Non-targeted Area; must cover the time period beginning January 1 following the most recent tax return, thorough current date.
- (8) Copy of completed initial loan application signed by mortgagor (Form 1003)
- (9) Copy of VA Loan Analysis/FHA Loan Underwriting and Transmittal summary/1008
- (10) Copy of DU Approval.
- (11) Copy of current written or electronic Verification (s) of Employment
- (12) Copy of current Verification(s) of Deposit or the most current two months’ bank statements
- (13) Documentation/statements of all savings accounts, stock, bond, and equity in real property
- (14) Copy of recent pay stub and any other pay stubs needed to calculate income
- (15) Copy of purchase contract
- (16) Copy of divorce decree(s), if applicable
- (17) Copy of appraisal, if available
- (18) Copy of Homebuyer Education Certificate, if available
- (19) Copy of Teacher’s First-Payment Assistance Program Certificate, if applicable
- (20) If applicable, Copy of DD214 for *Hero to Home Mortgage Program*, regardless of loan type.
 Preliminary review and approval will not ensure the subsequent purchase of the mortgage loan in the event of factual changes occurring with respect to the mortgage file or the program – between the date of preliminary approval and the loan purchase date – or failure on the part of the lender to submit essential information.

*If the lender is unable to obtain an executed Seller’s Affidavit on an REO property, Nevada Housing Division will accept a completed un-executed Seller’s Affidavit. The lender is still required to complete the Seller’s Affidavit and include the words “REO OWNED” on the signature line.