



New Mexico Regulation and Licensing Department FINANCIAL INSTITUTIONS DIVISION

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www.rld.state.nm.us/financialinstitutions

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Governor

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Stacking Order for Examinations

When the Financial Institutions Division (the Division) selects your company for an examination per the New Mexico Mortgage Loan Company Act §58-21-12 NMSA, the Division will determine the loans to be examined from the list provided by your institution. Each loan file shall contain, at a minimum, the following documentation.

To expedite the examination process, files must be compiled according to the stacking order, containing only documents listed below.

1. *Initial Uniform Residential Loan Application. Include all initial and final HUD 92900-A HUD/VA Addendum to Residential Loan Application, fully executed
2. Initial Loan Estimate
3. Rate Sheet or screen shot of pricing engine reflecting quoted rate and adjustments dated at time of initial Loan Estimate.
4. Initial ARM Disclosures and verification that a CHARM booklet was distributed (if applicable)
5. Initial Disclosures:
 - a. Borrower's General Authorization
 - b. Patriot Act
 - c. Fair Credit Reporting
 - d. Occupancy Affidavit
 - e. Insurance anti-coercion statement
 - f. Privacy Policy
 - g. Credit Score Information (Your Credit Score and The Price You Pay for Credit)
 - h. Right to Receive Appraisal (disclosure on LE is acceptable)
 - i. Equal Credit Opportunity Act (ECOA)
 - j. Mortgage Loan Origination Agreement (MLOA) (If loan is brokered)
 - k. Servicing Statement (disclosure on LE is acceptable)
6. Homeownership Counseling Disclosure dated within three days of application
7. Tangible Net Benefit Worksheet
8. Fully Executed New Mexico Rate Lock/Float Disclosure and Agreement.
9. Lender's Rate Lock Confirmation with adjustments
10. Rate Sheet(s) for day of lock and any COC
11. Revised Loan Estimate (at rate lock)
12. Notice of Change of Circumstance Reason (if applicable)

Alcohol and Gaming Division
(505) 476-4875

Boards and Commissions Division
(505) 476-4600

Construction Industries Division
(505) 476-4700

Financial Institutions Division
(505) 476-4885

Manufactured Housing Division
(505) 476-4770

Securities Division
(505) 476-4580

Administrative Services Division
(505) 476-4800

13. Credit Report
14. Initial Lender's Conditional Approval from underwriter with all conditions
15. 1008-Transmittal Summary; 92900-Loan Transmittal; 26-6393-Loan Analysis
16. Borrower's Income Documentation
17. Appraisal (if applicable)
18. Title Commitment
19. Survey or ILR (if a survey affidavit is used, the survey must be attached)
20. Purchase Agreement (if applicable)
21. Final Loan Estimate
22. Closing Disclosures implemented by TRID i.e.: 3 days prior to closing, at closing and post-closing
23. Final Lender Approval/Clear to Close (from underwriter with prior to funding conditions)
24. *Final Uniform Residential Loan Application
25. Closing Agent Loan Disbursement Sheet (wire with funding breakdown provided after funding)
26. Note
27. Mortgage or Deed of Trust
28. Right of Rescission (if applicable)
29. Initial Escrow Disclosure (if applicable)
30. Letter of Adverse Action/Statement of credit denial, termination or change (denied/canceled/withdrawn-if applicable)

*Loan Originator must execute either initial or final loan application. Borrower(s) must execute final loan application