**Flanagan State Bank – Closing Package Stacking Order**

All documents must be fully executed. Complete signatures, dates and notary signatures, if needed. If any documents are not fully completed, they will not be accepted and could delay the purchasing of your file.

1. **Note**
2. **Deed**
3. **Allonge**
4. **Bailee**
5. **Mortgage**
6. **Any Riders, Assignments**
7. **HUD and attachments**
8. **Seller’s HUD (if there is one)**
9. **First Payment Letter**
10. **First Payment Coupons (if applicable)**
11. **Name Affidavit**
12. **Verification of Borrower’s ID**
13. **Driver’s License**
14. **Occupancy Affidavit**
15. **Tax Information Sheet**
16. **Escrow Disclosure**
17. **W9**
18. **4506T**
19. **Final 1003**
20. **Right of Rescission (Re-fi only)**
21. **Final TIL**
22. **Amortization Schedule**
23. **Compliance Agreement**
24. **Notice of Assignment, Sale or Transfer of Servicing Rights**
25. **Hold Harmless (if applicable)**
26. **Undisclosed Debt**
27. **Termite Inspection**
28. **RD-1980 forms with copy of check to USDA , OR 92900A if FHA (if either is applicable)**
29. **Any State Disclosures signed at closing**
30. **Any other Disclosures signed at closing**
31. **Final Lock**
32. **Wiring Instructions**
33. **Verbal VOE completed prior to closing**
34. **Any outstanding PTF conditions**

**Please upload all forms into Mortgagebot file. Email** **correspondent@flanaganstatebank.com** **to confirm all is ready for review and the original Note, Allonge and Bailey letter have been overnight to FSB. Overnight to 333 Chicago Road, Paw Paw, IL 61353**