

Step 5f

Step 5f: Document Labeling

Remember, do not include the borrower's name on any document labeling unless there are 2 borrowers. In this situation, you'll still follow the labeling below, just include the Borrower's & Co-borrower's first name at the end, **NO SPACES**.

Example: [Paystub1-03-05-16Jane](#) or [W2-2015Chris](#).

1003 Application - Must be labeled as [1003](#)

1008 Application - Must be labeled as [1008](#)

1099 - Must be labeled as its name, no space, dash, no space, year then company if multiple 100's. [1099-2015](#) or [1099-2016PhoneOps](#)

3yr Financial History - Must be labeled as its name with no spaces

3yr Production History - Must be labeled as its name with no spaces

401k Statement - Must be labeled as its name with no spaces

4506-T Form - Must be labeled as [4506-T](#)

Acknowledgement Form - Must be labeled as its name with no spaces

Addendum to AOS - Must be labeled as AOS, no space, dash, no space then number of addendum. [AOS-Addendum1](#)

Additional Information - Must be labeled as its name with no spaces

Agreement of Sale - Must be labeled as AOS, no space, dash, no space then the address. [AOS-123MainSt.Phila,PA19107](#)

Amendatory Clause / Real Estate Certification - Must be labeled as [AmendatoryClause](#)

Amendment to Contract - Must be labeled as its name with no spaces

Anti-Steering Disclosure - Must be labeled as its name with no spaces

Appraisal Acknowledgement - Must be labeled as its name with no spaces

Appraisal/Valuation Acknowledgement - Must be labeled as [AppraisalAcknowledgement](#)

Step 5f - Continues

Appraisal Report - Must be labeled as Appraisal, no space, dash, no space then full address. [Appraisal-123MainSt.Phila,PA19107](#)

Approval With Conditions - Must be labeled as 1, dot, Conditions. [1. Conditions](#)

Authorization Form - Must be labeled as its name with no spaces

Award Letters - Must be labeled as its name, no space, dash, no space then SSI or SSD then number of award letter. [AwardLetter-SSI1](#) or [AwardLetter-SSD1](#)

Balance Sheet - Must be labeled as its name with no spaces

Bank Statements - Must be labeled as BS, no space, dash, month abbreviation, no space then personal or business. [BS-Apr-Personal](#) or [BS-Sept-Business](#)

Borrower Authorization Form - Must be labeled as [BorrowerAuth](#)

Borrower's Acknowledgement of Disclosures - Must be labeled as [BorrowerAcknowledgement](#)

Borrower's Certification & Authorization - Must be labeled as [BorrowerCert&Auth](#)

Brokerage Business Contract - Must be labeled as [BrokerAgreement](#)

Business Debt Form - Must be labeled as [BusinessDebt](#)

Business Entity Information - Must be labeled as its name with no spaces

Business Financial Statement - Must be labeled as its name with no spaces

Business Plan - Must be labeled as its name with no spaces

Business Plan Worksheet - Must be labeled as its name with no spaces

Buyer Agency Agreement - Must be labeled as [BAA](#)

Child Support Decree - Must be labeled as its name with no spaces

Step 5f - Continues

Conditions - This is different as Conditions has several Headings (*Client, PhoneOps, Seller, Appraisal Company & Title Company*). Conditions must be labeled as Heading, Condition, Number, dash, title. Example: If the Condition belongs to the Client and its the 4th Condition and the title is Bank Statements, label it as: [ClientCondition4-BS](#). You'll still use the labeling for Bank Statements above while following the rest of the labeling.

Construction Bid - Must be labeled as its name with no spaces

Consumer Choice Disclosure Notice - Must be labeled as [ConsumerChoiceDisclosure](#)

Contractor Bids - Must be labeled as its name with no spaces

Credit Card Authorization Form - Must be labeled as [CreditCardAuth](#)

Credit Report - Must be labeled as Cr, no space, dash, no space then the mid score. ([Cr-777](#))

Credit Score Information Disclosure - Must be labeled as [CreditScoreInfoDisclosure](#)

Disclosure Notices - Must be labeled as its name with no spaces

Divorce Decree - Must be labeled as its name with no spaces

Driver's License or State ID - Must be labeled as [DL](#) or [StateID](#)

Equal Credit Opportunity Act - Must be labeled as [EqualCreditOpportunity](#)

Executive Summary - Must be labeled as its name with no spaces

Executive Summary Worksheet - Must be labeled as its name with no spaces

Federal Collection Policy Notice - Must be labeled as [FederalCollectionPolicy](#)

Fee Worksheet - Must be labeled as [FeeSheet](#)

FHA Identity of Interest - Must be labeled as its name with no spaces

FHA/VA Addendum - Must be labeled as its name with no spaces

GFE Service Providers List - Must be labeled as [ServiceProvidersList](#)

Step 5f - Continues

Gift Letter - Must be labeled as its name, no space, dash, no space then the amount. [GiftLetter-\\$7,500](#)

Guarantor Form - Must be labeled as its name with no spaces

HOEPA - Acknowledgement of Receipt - Must be labeled as [HOEPA-Acknowledgement](#)

HOEPA - Homeownership Counseling - Must be labeled as its name with no spaces

HOEPA - Not High-Cost Mtg - Must be labeled as its name with no spaces

Home Inspection (HUD-92564-CN) - Must be labeled as [HomeInspection](#)

Home Owner's Insurance Application - Must be labeled as [HOApp](#)

HUD - 92900-A/VA26-1802A - After 08/01/2016 - Must be labeled as [92900](#)

Identity of Interest Certification - Must be labeled as [IdentityOfInterestCert](#)

Intent to Proceed with Application - Must be labeled as its name with no spaces

Interest Rate & Discount Statement - Must be labeled as its name with no spaces

IRA Statement - Must be labeled as its name, no space, dash, no space then the month abbrev [IRA-Apr](#)

Lease Agreements - Must be labeled as its name, no space, dash, no space then number of lease [Lease-1](#), [Lease-2](#)

Letter of Explanation - Must be labeled as LOX, dash, Condition, number of Condition, name of the condition. [LOX-Condition7LateFeesOnCredit](#)

Loan Application - Must be labeled as [1003](#)

Loan Estimate - Must be labeled as [LE](#)

Loan Summary Sheet - Must be labeled as its name with no spaces

Military Counseling Checklist - Must be labeled as its name with no spaces

Military Lending Act Disclosure - Must be labeled as [MilitaryLendingAct](#)

Step 5f - Continues

Mortgage Origination Agreement - Must be labeled as [OriginationAgreement](#)

Mortgage Protection Application - Must be labeled as [MortgageProtectionApp](#)

Notice to Homebuyers - HUD-92900-B - Must be labeled as [NoticeToHomebuyers](#)

Online Application - Must be labeled as [1003OnlineApp](#)

Patriot Act - Information - Must be labeled as [PatriotAct](#)

Pay History - Must be labeled as its name, no space, dash, no space then the date from & to [PayHistory-2-15-16To11-15-16](#)

Payoff - Must be labeled as its name, no space, dash, no space then the amount [Payoff-\\$21,475](#)

PayStubs - Must be labeled as its name, number of paystub, no space, dash, no space then the period end date. [Paystub1-3-05-16](#), [Paystub2-3-12-16](#)

Pension - Must be labeled as its name

Personal Financial Statement - Must be labeled as its name with no spaces

PMI Disclosure - Must be labeled as its name with no spaces

Point File - Must be labeled as your client's last name

Pre-Approval Letter - Must be labeled as its name, no space, dash, no space then client's last name. [PreApprovalLetter-Jackson](#)

Private Policy Disclosure - Must be labeled as its name with no spaces

Profit & Loss Statement - Must be labeled as its name, no space, dash, no space then net income [Profit&LossStatement-\\$47,750](#)

Proof of Closing Cost - Must be labeled as its name, no space, dash, no space then the amount [ProofofClosingCost-\\$14,753](#)

Proof of Down Payment - Must be labeled as its name, no space, dash, no space then the amount [ProofofDownPayment-\\$7,700](#)

Proof of Earnest Money Deposit - Must be labeled as EMD, no space, dash, no space then amount. [EMD-\\$1,000](#)

Step 5f - Continues

Property Owned & Leased - Must be labeled as its name with no spaces

Real Estate Owned - Must be labeled as its name with no spaces

Real Estate Owned For Collateral - Must be labeled as its name with no spaces

Renovation Estimates - Must be labeled as its name with no spaces

Rent Roll - Must be labeled as its name with no spaces

Request for Tax Return (4506 / 4506-T) - Must be labeled as [4506T](#)

Right of VA Loan Borrowers - Must be labeled as its name with no spaces

Right to Receive Appraisal - Must be labeled as its name with no spaces

Seller Carry-Back Financing Addendum - Must be labeled as its name with no spaces

Service Providers List - Must be labeled as its name with no spaces

Servicing Disclosure Statement - Must be labeled as [ServicingDisclosure](#)

Social Security Card - Must be labeled as [SScard](#)

SSA-89 Form - Must be labeled as [SSA](#)

Tax Returns - Must be labeled as its name, no space, dash, no space, the year, no space then Personal or Business. [Tax Return-2016Personal](#), [Tax Return-2016Business](#)

Tax Returns Transcripts - Must be labeled as Transcripts, no space, dash, no space, the year, no space then Personal or Business. [Transcripts-2016Personal](#), [Transcripts-2016Business](#)

Title Commitment - Must be labeled as its name with no spaces

Title Paperwork - Must be labeled as Title, no space, dash, no space then the name of that document [Title-CPLLetter](#), [Title-WiringInstructions](#), [Title-WarrantyDeed](#)

Truth-In-Lending - Must be labeled as is

Verification of Deposit- Must be labeled as [VOD](#)

Step 5f - Continues

Verification of Employment- Must be labeled as VOE, no space, dash, no space then name of employer if multiple VOE's. [VOE](#) or [VOE-UPS](#), [VOE-TJ](#)Cuts

Verification of Mortgage- Must be labeled as [VOM](#)

Verification of Rent- Must be labeled as [VOR](#)

Verification of VA Benefits - Must be labeled as [VOV](#)

Voided Check- Must be labeled as its name with no spaces

Verbal Authorization- Must be labeled as its name with no spaces

W2's- Must be labeled as its name, no space, dash, no space, year then company if multiple W2's. [W2-2015](#) or [W2-2016DisneyWorld](#)

W9 Form- Must be labeled as [W9](#)

NOTE: For any forms that are not listed above, the form must be labeled as its name with no spaces!!!

The Completes Step 5f