



File Stacking Order for Scanning

Collateral Loans

- Worksheet
- Blended Rate Calculator *if applicable*
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *(if applicable-also scanned to Dig Docs)*
- GAP/ MRC Contract **(ALL PAGES)** or Declination Form
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application **(w/Credit Union only section fully completed)**
- Purchase Order *(w/CCU listed as lienholder)* / Copy of Signed Authorization for Payoff
- Bill of Sale *(if Private Sale)*
- 502 – Application for Title *(If Private Sale or Out of State dealer*)*
- Proof of Ownership Document *(for Owner Refis or Private Sales)*:
 - Title *(if Title loan or Private sale with title in hand)* **OR**
 - Picture of Registration *(If title is held by a lienholder other than Connections CU)*
- Power of Attorney for Private Seller *(required for Private Sales)* *(notarized if at all possible)*
- VIN Inspections *(if applicable – Private Sales, Out of State purchase, smaller dealerships)*
- Copy of Checks/Account Activity for Loan Disbursal
- NADA - JD Power / Valuation Paperwork
- Collateral Inspection / Photos *(if possible)*
- 1st pg of CarsForSale.com Title Report or CarFax *(required for all loans except established Idaho dealership purchases)*
- Notice to Provide Insurance
- Credit Report(s) *(Primary first, then Co-Borrower(s))*
- Proof of Paid Off Collections / Any Updates to the Credit Report
- Proof of Income *(if scores less than 700 or less than 1 year on the job)*
 - Proof of Direct Deposit to CCU *(if granted IHC disc – unless approved by CLO or CM)*
- Power of Attorney *(notarized when signed in person)*
- RightSignature Signature Certificate *(if applicable)*

Signature Loans

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form *(if applicable-also scanned to Dig Docs)*
- Loan & Security Agreement & Disclosure Statement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract-Consumer
- Credit Application **(w/Credit Union only section fully completed)**
- Copy of Checks/Account Activity for Loan Disbursal
- Copy of Payoff and Closure Letters *(Consolidation Loans)*
- Credit Report(s) *(Primary first, then Co-Borrower(s))*
- Proof of Paid Off Collections / Any Updates to the Credit Report
- Proof of Income *(if scores less than 700 or less than 1 year on the job)*
- RightSignature Signature Certificate *(if applicable)*

HELOCS

- Loan Officer Checklist (HELOC Worksheet)
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form* *(if applicable-also scanned to Dig Docs)*
- HELOC Future Advance Request Form
- Agreement & Truth in Lending **(w/NMLS)**
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – HELOC
- Addendum
- Receipt of Disclosure*
- Credit Application* **(w/NMLS)** **(w/Credit Union only section fully completed)**
- Right to Cancel
- Demographic Information Addendum/HMDA Form* **(COMPLETED!)**
- Copy of Checks Paying Invoices
- Invoices
- D&E Report (Title Policy Report)
- Quit Claim *(if applicable)*
- Deed of Trust OR Modification to DOT **(w/NMLS)**
- Residential Appraisal and Property Valuation Review Form
- HVE/AVM OR Appraisal
- Property Condition Report *(unless ordered Appraisal)*
- Real Estate Notice *(w/Insurance Information)*
- Copy of Insurance Policy Listing Connections as Mortgagee
- Flood Zone Report
- Copy of Flood Zone Policy *(if applicable)*
- Primary disbursements from HELOC *(any accounts from credit report paid with HELOC)*
- Notice to Home Loan Applicant
- Credit Report(s) *(Primary first, then Co-Borrower(s))*
- Proof of Paid Off Collections / Any Updates to the Credit Report
- Proof of Income – REQUIRED
- Taxpayer Authorization and Consent *(if self-employed borrowers)*
- Right to receive copy of Appraisal
- Borrowers Certification and Authorization Form*
- Home Equity Early Disclosure
- What You Need to Know Disclosure
- RightSignature Signature Certificate *(*if applicable for application pack docs ONLY)*

Scanned Documents Should be saved to the S Drive>1-LOAN DEPT>YEAR>TYPE as well as saved in FORZA to the loan as Follows: Account#.LN# What(Loan Docs/Sub Action) Last Name First Initial (Example: 123456.361 LOAN DOCS TOCHER S or 123456.425 VISA DOCS TOCHER S).

IT IS REQUIRED THAT ALL PAGES OF ALL DISCLOSURES BE SCANNED WITH THE DOC SET, REGARDLESS OF WHETHER THE MEMBER IS REQUIRED TO SIGN THE DISCLOSURE.



File Stacking Order for Scanning


Credit Cards / Secured Credit Cards

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form (*if applicable-also scanned to Dig Docs*)
- Credit Card Application (**w/Credit Union only section fully completed**)
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Credit Card
- Receipt of Disclosure
- Consumer Credit Card Agreement & Disclosure
- Credit Card Account Opening Disclosure
- Application and Solicitation Disclosure
- Copy of Checks for Balance Transfers/Cash Advances
- Copy of Payoff & Closure Letters (*Consolidation Loans*)
- Credit Report(s) (*Primary first, then Co-Borrower(s)*)
- Proof of Paid Off Collections / Any Updates to the Credit Report
- Proof of Income (*if scores less than 700 or less than 1 year on the job*)
- Pledge Agreement (*If Share Secured Credit Card*)
- RightSignature Signature Certificate (*if applicable*)

Share / CD Secured

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out (*if we have the necessary information*)
- Automatic Funds Transfer or ACH Form (*if applicable-also scanned to Dig Docs*)
- Certificate of Deposit Form (*For CD Secured-also scanned to Initial Deposit Transaction*)
- Loan & Security Agreement & Disclosure Statement (*Listing secured account as collateral*)
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Consumer
- Credit Application (**w/Credit Union only section fully completed**)
- Copy of Checks/Account Activity for Loan Disbursal
- Pledge Agreement
- Screenshot of Secured Funds tab to show how funds are released – Payoff vs Balance
- RightSignature Signature Certificate (*if applicable*)

Overdraft Line of Credit

- Worksheet
- Debt Ratio Tape or FORZA DR Print Out
- Automatic Funds Transfer or ACH Form (*if applicable-also scanned to Dig Docs*)
- Line of Credit Agreement
- Electronic Document Conversion Acknowledgment
- Debt Protection – Members Choice Borrower Security Contract – Consumer
- Credit Application (**w/Credit Union only section fully completed**)
- Credit Report(s) (*Primary first, then Co-Borrower(s)*)
- Proof of Paid Off Collections / Any Updates to the Credit Report
- Proof of Income (*if scores less than 700 or less than 1 year on the job*)
- Pledge Agreement (*If Share Secured Overdraft*)
- RightSignature Signature Certificate (*if applicable*)
 - Set up overdraft path in Member Services!!
 - **Last step! Email the Support Center at supportcenter@connectidaho.org so they can attach the overdraft to the debit card in Co-op. (When sending secured email, hit the plus sign  Support Center; to expand the email addresses so it will send correctly.)**

Denied and Cancelled applications must have a loan application opened in Forza and then Denied /Cancelled, with notes in the Notes about what the member wanted/why it was denied or cancelled. Attach the docs to the member's account in Digi Docs!!! (Non-member's still need their docs attached to their name in Digi Docs)

Denied Loans/Adverse Actions

- Adverse Action Notice (*one for each borrower*)
- Worksheet – with explanation of what, why, etc
- Debt Ratio Tape or FORZA DR Print Out (*if reason for denial is DR*)
- Credit Application (*if completed*)
- Purchase Order (*if received*)
- NADA (*if for specific collateral*)
- Credit Report(s) (*Primary first, then Co-Borrower(s)*)
- Proof of Income (*if received*)
- RightSignature Signature Certificate (*if applicable*)

Cancelled Loan Application

- Adverse Action Notice (*one for each borrower*) – stating why it was cancelled
- Worksheet - with explanation of what, why, etc
- Debt Ratio Tape or FORZA DR Print Out (*if completed*)
- Credit Application (*if completed*)
- Purchase Order (*if received*)
- NADA (*if for specific collateral*)
- Credit Report(s) (*Primary first, then Co-Borrower(s)*)
- Proof of Income (*if received/required for loan decision*)
- RightSignature Signature Certificate (*if applicable*)