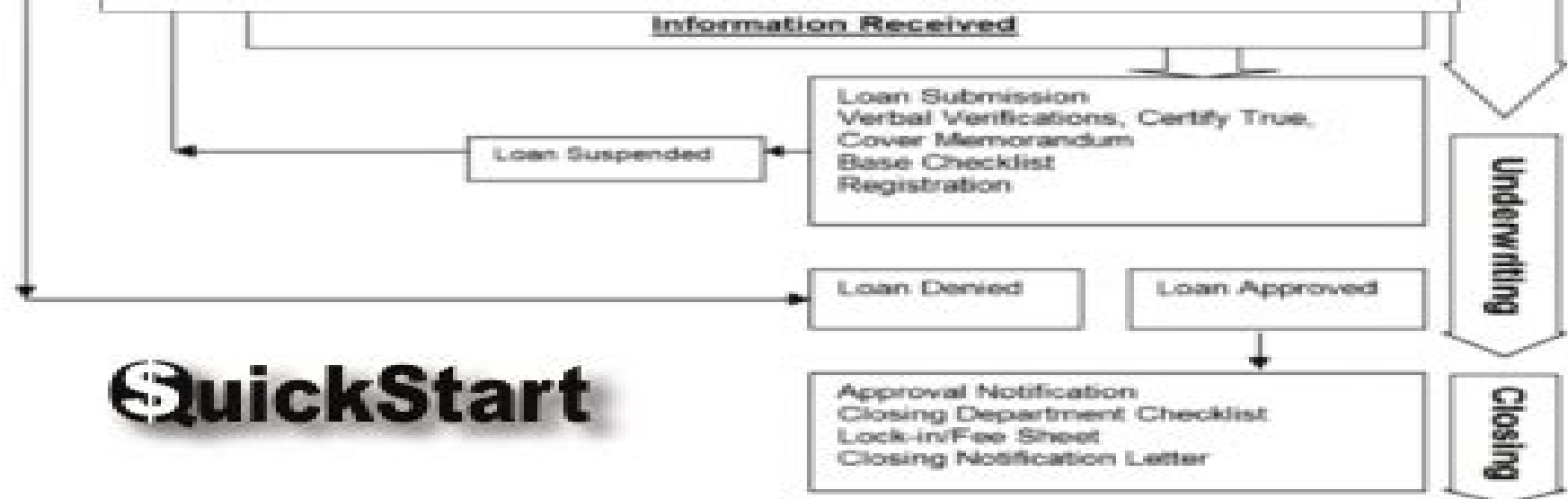


The Practical Guide to Loan Processing

By
Thomas A. Morgan

Mortgage companies succeed or fail on the quality of loan processing. In the past instruction in loan processing was passed on by word of mouth. This is the complete "how to" guide for loan processing.



Guide Loan Practical Processing

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Guide Loan Practical Processing:

The Loan Officer's Practical Guide to Residential Finance Thomas A. Morgan, 2003 Published since 1992 and updated annually this 148 page textbook was written as an answer to the sink or swim training methods of many mortgage firms The format is designed to give the newly initiated loan officer agent lender processor or other initiate the practical information they need to do the loan officer s job The reader learns how to understand rate and point quotes how to use a financial calculator how to make basic computations customers require how to understand loan programs and compare product features The student progresses through understanding loan specifications Conventional Conforming Jumbo FHA VA and Sub Prime program guidelines to a practical understanding of ratios income assets and closing costs debts and credit history This is then placed in the context of the loan application how to collect all the required documents and disclosures and supervise a loan from application to closing Beyond the basics students learn how to finance various property types condos PUDs new construction and investment property A detailed chapter on refinancing addresses the issues which most often confront the loan officer in a period of heavy refinancing 10 reasons to refinance Finally understanding how loans are made in the secondary market and the basics of interest rate quoting and behavior are covered *VA Servicing Guide* United States. Veterans Benefits Administration, 1994 *The Practical Guide to Loan Processing - 2019* Thomas A Morgan, 2019-08-12 Most mortgage companies and referral sources correctly believe that they live and die based on customer service and service delivery The loan originator is a big part of this in that he or she is responsible for taking a good application to start with But while the loan officer is the customer s representative the processor ultimately has his or her hands on the loan file only the processor can see the file as it progresses and fully understand the real time status of a loan and work to move towards closing Beginning in 2006 the mortgage industry began to experience an upheaval that would ultimately bring the financial system to its knees This meant that many mortgage lenders who previously could casually package loan applications became forced to diligently meet the most stringent guidelines and documentation requirements seen since the late sixties The capabilities necessary to meet these stringent documentation requirements come from a qualified mortgage loan processor who in addition to an eye for detail has the skills and knowledge that encompass the entire mortgage process Despite years of automation improvements the biggest problem mortgage companies report with respect to their operations is incomplete or problematic loan documentation This is where the human factor in the application process impacts us because we are relying on people borrowers real estate agents closing agents and loan officers to provide what we need to complete the loan The reader learns the functions challenges and career path of the processing position Detailed step by step instructions cover loan intake loan file set up regulatory disclosure requirements vendor management file status reporting borrower communication file readiness determination pre underwriting review working with automated underwriting satisfying loan stipulations pre closing preparation and file audit preparation It s important to note that many textbooks address compliance

in the mortgage industry This text is not intended as a compliance resource Compliance resources should come from your company since the company determines its own policies for compliance *Handbook for Participation Loans with the Small Business Administration* United States. Small Business Administration,1962 *The Practical Guide to Loan Processing* Thomas A. Morgan,2006 **The National Guide to Educational Credit for Training Programs** American Council on Education,2005 Highlights over 6 000 educational programs offered by business labor unions schools training suppliers professional and voluntary associations and government agencies *Audit and Accounting Guide - Depository and Lending Institutions* AICPA,2018-09-10 The 2018 edition of this financial institution industry standard resource offers clear and practical guidance of audit and accounting issues such as transfers and servicing troubled debt restructurings financing receivables and the allowance for loan losses and fair value accounting It also provides direction for institutions assessing their operations and internal controls for regulatory considerations as well as discussions on existing regulatory reporting matters **The Journal of Lending & Credit Risk Management** ,1998 *Guidelines for Management Consulting Programs for Small-scale Enterprise* Gary L. Vaughan,1981 *Resources in Education* ,1999-10 *The First-Time Homeowner's Handbook* Atlantic Publishing Co,2006 The procedure of buying a home can be a scary experience There are a lot of people to deal with from a Realtor to attorneys to bankers There s tons of paperwork with terms and vocabulary that read like a foreign language In this new book you will find vital information and great strategies that will allow you to find your dream home faster and feel confident about the purchase You will learn to avoid some of the most prevalent and potentially dangerous and expensive mistakes made by first time home buyers According to Money Magazine Over the past five years home values nationally have risen 65 percent while the stock market has fallen Now is the time to get into the real estate marketplace With the help of this comprehensive new guide you will learn how to find the best opportunities negotiating financing budgets needs and wants credit reports home buying timeline the process of building a house manufactured homes real estate and mortgage glossaries setting values home warranties homeowners insurance creative financing buying with little or no money down closing moving plans walkthroughs closing and settlement inspections legal contracts mortgages what you can afford deciding which neighborhood to choose hiring a realtor which government agencies can help considerations for veterans IRA use hiring an attorney the offer calculating monthly payments and escrow This comprehensive resource contains a wealth of modern tips and strategies for financing and closing on a property The author shows readers how to find out how much they re really worth how to uncover unknown assets and how to enhance credit ratings within six months provides information and suggestions on everything from no down payment mortgages to finding the right agent It leads you down the path to home ownership one step at a time Though you may be relatively cash poor or have a less than perfect credit rating you can acquire a mortgage and find the house you ve always wanted The companion CD ROM is included with the print version of this book however is not available for download with the electronic version It

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