

Mortgage Checklist

To help you get started with your Security State Bank Mortgage Application, we suggest you use this checklist. It will help you keep track of the standard documentation you will need to process and close your home mortgage loan transactions.

☐ HOME MORTGAGE APPLICATION

Once your application is completed, please check off and provide documentation as follows.

INCOME

- ☐ Pay stubs from you present employer covering the most recent 30 days, showing year-to-date gross income
- ☐ W2 forms for all employment for all borrowers for the most recent two years
- ☐ Sign and dated copies of your Federal Tax Returns (complete)
-Most recent 2 years
- ☐ Verification of
 - ☐ Commission Income
 - ☐ Bonus Income
 - ☐ Disability
 - ☐ Child Support/Spousal Support (through court or copy of canceled checks)
 - ☐ Overtime Income
 - ☐ Pension/Retirement
 - ☐ Other: _____

SELF EMPLOYED/COMMISSIONED, OTHER NON-W2 INCOME

- ☐ Does not apply
- ☐ Year-To-Date Profit and Loss Statement (and Balance Sheet if corporation or partnership)
- ☐ Corporate/Partnership Tax Returns (complete) – Most recent 2 years

ASSETS

- ☐ 2 months statements (all pages) for ALL savings, checking, mutual fund, stock, bond accounts listed on the application
- ☐ Copy of Purchase Agreement for property to be sold in order to qualify for this loan and/or provide necessary cash to close
- ☐ Gift letter, if applicable

PURCHASE

- ☐ Does not apply
- ☐ Copy of signed purchase agreement for the new property
- ☐ Name and address of current property owner
- ☐ Name and phone number for listing and selling real estate agent(s) involved in the transaction, if any
- ☐ Copy of Earnest Money check

CONSTRUCTION

- ☐ Does not apply
- ☐ Plans/Drawings and specifications
- ☐ Signed Sworn Construction Statement itemizing acquired bids or builder's contract
- ☐ General contractor name, address and phone number
- ☐ If land is currently owned less than one year, copy of Settlement Statement from the land purchase

REFINANCE

- ☐ Does not apply
- ☐ Most recent Property Tax Statement for subject property
- ☐ Declaration page of property insurance policy
- ☐ Location of abstract OR
- ☐ Copy of Title Insurance binder OR
- ☐ Torrens Certificate of Title

OTHER ITEMS AS APPLICABLE

- ☐ Copy of Driver's License
- ☐ Final Divorce Decree
- ☐ Legal Separation Papers
- ☐ Bankruptcy Schedule and Discharge
- ☐ Social Security/Disability Award Letter and 1099s
- ☐ Contract for Deed to be paid off

Mortgage Loan Document Checklist

Brendan G. Carr



Mortgage Loan Document Checklist:

The book delves into Mortgage Loan Document Checklist. Mortgage Loan Document Checklist is a vital topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Mortgage Loan Document Checklist, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Mortgage Loan Document Checklist
 - Chapter 2: Essential Elements of Mortgage Loan Document Checklist
 - Chapter 3: Mortgage Loan Document Checklist in Everyday Life
 - Chapter 4: Mortgage Loan Document Checklist in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of Mortgage Loan Document Checklist. This chapter will explore what Mortgage Loan Document Checklist is, why Mortgage Loan Document Checklist is vital, and how to effectively learn about Mortgage Loan Document Checklist.
 3. In chapter 2, this book will delve into the foundational concepts of Mortgage Loan Document Checklist. This chapter will elucidate the essential principles that must be understood to grasp Mortgage Loan Document Checklist in its entirety.
 4. In chapter 3, the author will examine the practical applications of Mortgage Loan Document Checklist in daily life. The third chapter will showcase real-world examples of how Mortgage Loan Document Checklist can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Mortgage Loan Document Checklist in specific contexts. This chapter will explore how Mortgage Loan Document Checklist is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Mortgage Loan Document Checklist. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Mortgage Loan Document Checklist.

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Table of Contents Mortgage Loan Document Checklist

1. Understanding the eBook Mortgage Loan Document Checklist
 - The Rise of Digital Reading Mortgage Loan Document Checklist
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Loan Document Checklist
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Mortgage Loan Document Checklist
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Loan Document Checklist
 - Personalized Recommendations
 - Mortgage Loan Document Checklist User Reviews and Ratings
 - Mortgage Loan Document Checklist and Bestseller Lists
5. Accessing Mortgage Loan Document Checklist Free and Paid eBooks
 - Mortgage Loan Document Checklist Public Domain eBooks
 - Mortgage Loan Document Checklist eBook Subscription Services
 - Mortgage Loan Document Checklist Budget-Friendly Options
6. Navigating Mortgage Loan Document Checklist eBook Formats
 - ePub, PDF, MOBI, and More
 - Mortgage Loan Document Checklist Compatibility with Devices
 - Mortgage Loan Document Checklist Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mortgage Loan Document Checklist
 - Highlighting and Note-Taking Mortgage Loan Document Checklist
 - Interactive Elements Mortgage Loan Document Checklist
8. Staying Engaged with Mortgage Loan Document Checklist

- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Mortgage Loan Document Checklist
9. Balancing eBooks and Physical Books Mortgage Loan Document Checklist
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mortgage Loan Document Checklist
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Mortgage Loan Document Checklist
- Setting Reading Goals Mortgage Loan Document Checklist
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Mortgage Loan Document Checklist
- Fact-Checking eBook Content of Mortgage Loan Document Checklist
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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