

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

List Of Mortgage Documents

SB Merriam



List Of Mortgage Documents:

Monthly Catalogue, United States Public Documents, 1994-10 **Home Buying Kit For Dummies** Eric Tyson, Ray Brown, Robert S. Griswold, 2025-03-25 The top choice among home buyers in need of assistance Home Buying Kit For Dummies is your one stop guide to navigating the housing market and buying a home This updated book helps you through the largest and most complex purchase you re likely to make offering a map to navigating the occasionally choppy waters of home buying Get insight on evaluating your financial readiness to buy a house securing a mortgage building a team of advisors negotiating a deal and getting your new home ready after you buy A small investment in know how will make a big difference making every step of the home buying process smoother Understand interest rates and determine your budget for buying a new home Learn how to get approved for a mortgage and recognize fair house prices Get a real estate agent and find the home that fits your needs Survive the inspection and appraisal stage then seal the deal This book is a perfect choice for first time and inexperienced home buyers who need advice on the steps in buying a home Executive Documents, Minnesota ... Minnesota, 1912 Executive Documents of the State of Minnesota for the Year ... Minnesota, 1912 List of Printed Public Documents on Sale at the Government Printing Office, Sydney N.S.W. Government Printing Office, 1898 New York Court of Appeals. Records and Briefs. New York (State)., Catalogue of the Public Documents of the ... Congress and of All Departments of the Government of the United States for the Period from ... to ... , Documents of the ... Legislature of the State of New Jersey New Jersey. Legislature, 1880 **New York Legislative Documents** New York (State). Legislature, 1922 *Home Buying For Dummies* Eric Tyson, Ray Brown, 2011-03-03 Though fun and exciting buying a home can also be complicated and confusing and most people learn the hard way that a wrong move can cost dearly In order to find the perfect home at the best price you must have skill foresight and a little guidance from experienced professionals Home Buying for Dummies Third Edition provides just that Packed with invaluable advice in an objective down to earth style that will have you sitting in your dream home in no time this friendly guide contains everything you need to know to play the home buying game It has the tools you need to Improve your credit score and select a mortgage Choose a time and place to buy Determine the price you want to pay Assemble an all star real estate team Make use of the wonderful world of the Internet Negotiate your best deal Inspect and protect your home Handle and become responsible for the title Cope with buyer s remorse Featured in this guide are tips and tricks on things you should do after you seal the deal as well as things you ought to know about real estate investing Also included is advice on how to sell your house as well as a sample real estate purchase contract and a good inspection report Don t get chewed up by the real estate market Home Buying for Dummies Third Edition will lead you to the home you want

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