

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 Paperwork Checklist

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Mortgage Loan Paperwork Checklist:

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How to Get the Best Home Loan W. Frazier Bell,2002-03-14 Save Time and Money and Get the Loan That s Right for You Ever changing mortgage guidelines confusing financial forms if you re buying or refinancing a home you know all too well how overwhelming and intimidating the mortgage process can be This revised edition of How to Get the Best Home Loan guides you through all the critical issues and demystifies the mechanics of mortgage lending everything from disclosures and fees to closing costs points and making payments Longtime mortgage banking industry insider and former realtor W Frazier Bell helps you sidestep the risks of financing a mortgage and sheds light on many unknown aspects that keep borrowers from making intelligent money saving decisions Written in clear simple language this comprehensive Second Edition features new information on desktop underwriting merged credit reports and using the Internet as well as updated sections on verifications qualifying and loan types Bell gives you hands on access to his hard won experience providing the tools you need to Understand why lenders do the things they do Learn what to look for when comparing loans and lenders Head off potential problems and expensive mistakes Navigate FRMs ARMs FHAs GEMs and TILs Know why certain loans may be better for you than others Save yourself hundreds even thousands of dollars Packed with real life examples sample forms and proven advice How to Get the Best Home Loan Second Edition will ensure that you get the right loan at the right price from the right lender

A Pocket Guide to Investing in Positive Cash Flow Property Margaret Lomas,2016-05-04 For the first time ever Margaret Lomas has combined all her positive cash flow property strategies into a step by step manual to guide new investors through the processes of establishing a property portfolio Inside you will learn Where to look for positive cash flow property The contracts you need to understand The process of applying for finance How to choose a property manager Methods to prepare for tax How to manage a property sale Positive cash flow properties will put money in your pocket each week and can set you on the path to financial freedom Margaret has included checklists and practical worksheets to guide you along the road one step at a time

The Secret of Mortgage Lending Success Mortgage Trainers of North America,2008-08

Modern Real Estate and Mortgage Forms Alvin L. Arnold,1986

Florida Post-Licensing Education for Real Estate Salespersons David Coleman,George Gaines,George Gaines, Jr.,Edward J. O'Donnell,2003-08

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more than two decades Log Home Living has offered so much more than a magazine through additional resources shows seminars mail order bookstore Web site and membership organization That s why the most serious log home buyers choose Log Home Living Our Home ,1996 **Home Mortgage Loan Processing - Mortgage Lending** Kenney,2011-03 Mortgage lending is one of the most secure respected and exciting career opportunities available Each day will bring you challenges that you will overcome the excitement of helping to create a loan program that meets the needs of both the borrower and the lender and the satisfaction of helping each borrower achieve their dreams of home ownership Home Mortgage Loan Processing is an excellent career opportunity that provides stability advancement and a sense of satisfaction to each loan processor who obtains the knowledge and skills necessary to excel within the profession The training contained in the course provides specific information concerning the loan process and the part you and others play in that process The information we offer in this program provides you with the foundation that you need to become a well rounded mortgage professional The top of your field you will specialize in the overall picture You will develop the perfect mix of knowledge and skills add to it the creativity required when overcoming the specific issues that occur during the loan process and gain the ability to reach the top of your profession The skills you are attaining will make you a commodity that is in high demand in the market Loan officers need efficient loan processors to function well and to achieve success Underwriters rely on well trained loan processors to ensure competently prepared loan files Lending institutions depend on carefully trained and customer service oriented loan processors to enhance their reputation as a lender who cares about the overall experience of each borrower The room for advancement within the field of home mortgage lending is tremendous Mortgage lending is a growing industry This continued growth creates a constant need for properly trained professionals You will be an integral part of this industry from the first day on the job As an important part of the industry you will prove your desire drive and abilities daily and thus ensure that advancement opportunities come your way Loan processing is more than just processing paper You will be involved in nearly every aspect of the loan Lending is an exciting industry that fulfills the dreams of your borrowers A primary portion of your new position will be to assist every individual in overcoming any issue that arises during the loan process that may delay or even stop the loan closing You will play an essential role in ensuring that each borrower whose file comes across your desk fulfills their dream and becomes a homeowner The satisfaction you receive from a job well done will keep you excited to return to work each day Your loan officer and loan office will have small goals as well as large goals You will be one of the most important components in reaching those goals **A Guide to Ground Leases** Joshua Stein,2005 This book addresses all the terms and issues that arise in negotiating a ground lease in a way that meets the landlord s expectations and prevents unwelcome surprises for the tenant **The Mortgage Coach** Joey Sheahan,2020-01-03 A practical guide for those house hunting preparing for their mortgage application as well as mortgage switching The mortgage process can appear daunting but armed with a little knowledge and lots of expert advice the journey

from preparation to the application through to approval and drawdown can be a smooth one The recipe for success is planning The Mortgage Coach is a confidence booster to those setting out on the mortgage journey p The guidelines cover the need for good preparation from selecting the best mortgage through to the application how to structure the deposit how overpaying can work for you and the essential need to review your mortgage regularly The bonus is that this book is written with refreshing clarity Joey Sheahan has the interests of the buyer at heart and puts emphasis on prioritising the long term benefit rather than the short term gain The reader gets the benefit of decades of experience through practical steps guidance through typical problem areas with tips and workarounds to get them on the road to mortgage success **ALI-ABA's**

Practice Checklist Manual on Advising Business Clients II ,2000 Disk contains forms and checklists from the printed text *The Military Advantage, 2012 Edition* Terry Howell,2012-05-02 THE MILITARY ADVANTAGE 2012 EDITION is the

most up to date annual guide to military benefits for active duty service members veterans military retirees and family members These valuable benefits include billions of dollars in scholarships educational benefits home loan guarantees and military discounts This year THE MILITARY ADVANTAGE provides detailed information about the following key benefit changes GI Bill Housing Stipend Payments for Online Students Education Benefits for Active Duty and Dependents GI Bill Tuition and Fee Coverage GI Bill Benefits to Cover Vocational Training Cost of Living Adjustment for Retirees and Vets TRICARE Premiums and Co Pays Pay Raises for 2012 And much much more THE MILITARY ADVANTAGE is published in partnership with Military.com the nation's largest military membership organization **From 0 to 130 Properties in 3.5**

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House with No (or Little) Money Down Martin M. Shenkman,Boroson,2002-02-28 The Ultimate guide to finding and financing

a home Almost everyone aspires to owning a home but the reality of coming up with a large enough down payment often stands in the way of making that dream come true No longer How to Buy a House with No or Little Money Down has helped tens of thousands become homeowners and now it s your turn Financing your dream home can be possible even if you never thought you could This completely updated and expanded Third Edition shows you how Even if you are relatively cash poor or have a less than perfect credit rating real estate and financial experts Martin M Shenkman CPA MBA JD and Warren Boroson can help you obtain a mortgage and find the house you ve always wanted with expert guidance through all the confusing legal and tax issues involved Featuring new sections on choosing an agent using the Internet to search for an agent and a house and how to win the bidding war this clear nontechnical guide tells you how to Make seller financing the ticket to your dream home Take advantage of equity sharing equity kicker mortgages and other esoteric techniques Use lease options to build equity while renting Apply for and obtain fha va family and other loans you may qualify for Inspect a house from top to bottom inside and out Bargain with a seller and save a bundle And much much more You can obtain a down payment and get the most house for your buck simply read How to Buy a House with No or Little Money Down and start making your dream a reality

Mortgage Foreclosures and Other Current Mortgage Credit Issues United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development,1986 A *Survival Guide for Selling a Home* Sid Davis,2005 Using handy checklists worksheets and examples Davis helps readers face the challenges of deciding whether or not to use an agent how to find one estimating a price and deciding which upgrades are worth making and which ones are not to add to their home s value [FHA Loan Origination Guide](#) ,

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