

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 your 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
- Tomens 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:

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

[The Essential Home Buyer's Checklists](#) Denise Evans, 2006-09 Buying a home is stressful and full of details and tasks that must be completed on time Missing a deadline or forgetting an important piece of information can delay prevent or destroy an entire deal The missed detail can also cost hundreds of dollars and endless heartache The *Essential Home Buyer's Checklists* provides someone looking for their new home a handy reference to make sure all their bases are covered Each checklist is followed by subsequent pages that supply explanations pros and cons and additional considerations Just a few of the checklist topics include Deciding how much house you can afford Deciding what features you want in a home Working with a real estate agent Working with a contractor construction company Shopping FSBO For Sale by Owner properties Comparing houses Preparing an offer The final walk through tour with the prior owner Packing discarding storing Moving

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

[Checklists](#) Alvin L. Arnold, Donald S. Benton, Robert M. Lopatin, 1979

Year End Asset Sales, Institutions Resolution, Management, and the Strategic Plan United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance. Resolution Trust Corporation Task Force, 1991

[Log Home Living](#), 1987 *Log Home Living* is the oldest largest and most widely distributed and read publication reaching log home enthusiasts For 21 years *Log Home Living* has presented the log home lifestyle through striking editorial photographic features and informative resources For 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

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

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

Log Home Living ,1987 Log Home Living is the oldest largest and most widely distributed and read publication reaching log home enthusiasts For 21 years Log Home Living has presented the log home lifestyle through striking editorial photographic features and informative resources For 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

Basic Forms and Agreements Alvin L. Arnold,Brian McNamara,1978

Construction and Development Forms Jack Kusnet,Owen T. Smith,1975

Basic Legal Forms, with Commentary Marvin T. Hyman,2002

Complete Guide to Loan Documentation Peter S. Clarke,1986

Cases and Materials on Mortgages and Real Estate Finance James Cooper-Hill,Martin J. Greenberg,1982

American Jurisprudence Legal Forms ,2002

ALI-ABA's Practice Checklist Manual on Advising Business Clients ,1997

Disk contains forms and checklists from the printed text in WordPerect 5 1 Word 6 and ASCII text formats

First Home Buying Guide H. L. Kibbey,1988

So it s easy to see why this easy to follow guide has long been one of the most popular books for first timers This thoroughly updated edition offers professional advice on how to find and finance the perfect home how to work with an agent and how to avoid costly mistakes

The Common-Sense Mortgage Peter G. Miller,1995

How to Finance a Home in the Pacific Northwest H. L. Kibbey,1993

Managing Your Money Online For Dummies Kathleen Sindell,2004-12-31

Do you lay awake at night wondering how you ll ever pay for the kids college or be able to retire Do you toss and turn trying to figure out how to make ends meet *Managing Your Money Online For Dummies* is your guide to making the most of online resources to make the most of your money It s a get rich slow scheme Most of today s millionaires don t earn millions a year didn t inherit a bundle and didn t win the lottery They simply spent less than they made and managed and invested the difference You can join their ranks and sleep at night when you discover how to use Internet tools and resources to Give yourself an online financial makeover Determine your net worth and devise your financial strategies Set up a budget and track your income and expenses Take advantage of online banking and bill paying Find the best CD rates online broker and credit card for you Written by Kathleen Sindell Author of *Investing For Dummies* *Managing Your Money Online For Dummies* links you to priceless advice to help you Calculate how much you need to save for retirement how much mortgage you can afford should you pay off debt or are you adequately insured Handle overwhelming debt and correct errors on your credit report Comparison shop for a car new or used house and mortgage insurance and more Avoid the top 10 ways people waste money Save with online rebates promotional discounts coupons special sales or special offers Secure your data and protect your identify and your computer Do estate planning now that you

If you have an estate, the best of all with you managing your money online for dummies, you won't just save money and hassle; you'll save time and manage your gradually accumulating riches at your convenience.

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

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

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Mortgage Loan Paperwork Checklist.

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