

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.

Information Received

Loan Suspended

Loan Submission
Verbal Verifications, Certify True,
Cover Memorandum
Base Checklist
Registration

Loan Denied

Loan Approved

Approval Notification
Closing Department Checklist
Lock-in/Fee Sheet
Closing Notification Letter

Processing

Underwriting

Closing

QuickStart

Guide Loan Practical Processing

CO Houle



Guide Loan Practical Processing:

Loan Officer's Practical Guide to Residential Finance 2016 Thomas A. Morgan, 2016-07-26 This is the Updated 2016 Edition of the first book in the Practical Guide series for the mortgage industry The July 2016 Version has been updated to meet the requirements of the TRID Rules SAFE Act CFPB Dodd Frank and many other changes We have also made many of the changes recommended by Amazon readers and reviewers With all of the changes in the industry keeping this product up to date is a full time job The book covers all of the vocational skills required of the loan originator but also includes all Federal law ethics predatory lending and fraud components required by the Federal SAFE loan originator licensing Act of 2008 Published since 1992 and updated annually this 390 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 This product is submitted for approval for use in continuing education in all states which have or are adopting a requirement Many companies use this product as a handout to prospective new loan officers Many loan officers give this product to their referral sources to help educate them to the requirements of the industry *Handbook for Participation Loans with the Small Business Administration* United States. Small Business Administration, 1962 **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 **The Practical Guide to Loan Processing** Thomas A. Morgan,2006

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