

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
- ☐ 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 Document Checklist

**Government National Mortgage
Association**



Mortgage Loan Document Checklist:

Checklists Alvin L. Arnold, Donald S. Benton, Robert M. Lopatin, 1979 **Monthly Checklist of State Publications**
Library of Congress. Exchange and Gift Division, 1912 June and Dec issues contain listings of periodicals **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 **DIY Home to Trust**
Transfer Guide Bethuel Oliver McKnight, DIY Home to Trust Transfer Save 5 000 with Step by Step Legal Forms and State
Specific Guides Stop paying attorneys thousands of dollars to transfer your home to a living trust This complete guide shows
you exactly how to do it yourself safely and legally with state specific instructions for all 50 states What You'll Learn How to
prepare legally compliant deeds using proven templates State by state recording requirements and fee schedules Step by
step procedures for Tier 1 2 and 3 complexity states How to handle mortgaged properties without triggering due on sale
clauses Complete forms library with fillable templates for every state Troubleshooting guide for common problems and
corrections When to seek professional help versus handling transfers yourself Includes Complete Templates and Forms
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letters citing federal law protections Insurance company update forms Property tax exemption applications Perfect For
Homeowners with living trusts who want to fund them properly Property investors managing multiple properties across
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home owners dealing with out of state properties State Specific Coverage Complete guidance for DIY friendly states like
Texas Florida Nevada and Arizona Strategic approaches for moderate complexity states like Illinois Ohio and Michigan
Professional consultation guidelines for complex states like California New York and Pennsylvania Real Results Based on
documented case studies showing average savings of 3 200 per property transfer compared to attorney fees Includes success
stories from property owners in 47 states who completed their own transfers Complete Guide to Loan Documentation
Peter S. Clarke, 1986 **Life Insurance Accounting** Insurance Accounting and Statistical Association, 1977 Log Home
Design , 2002-01 Log Home Design is the preferred trusted partner with readers in simplifying the process of becoming a log
home owner With its exclusive focus on planning and design the magazine's friendly tone practical content and targeted
advertising provide the essential tools consumers need from the crucial preliminary stages through the finishing touches of
their dream log home *A Practitioner's Guide to Construction Law* John G. Cameron, 2000 Basic Forms and
Agreements Alvin L. Arnold, Brian McNamara, 1978 How to Buy a 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 **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 **The Consumer Financial Protection Bureau** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2012 **Mortgage Backed Securities Guide 5500.1** Government National Mortgage Association, 1997 **Federal Register**, 1996-01-10 Log Home Design, 2002 Log Home Design is the preferred trusted partner with readers in simplifying the process of becoming a log home owner With its exclusive focus on planning and design the magazine's friendly tone practical content and targeted advertising provide the essential tools consumers need from the crucial preliminary stages through the finishing touches of their dream log home **Mortgage Banking**, 1996 **Practical Real Estate Law** Daniel F. Hinkel, 1995 State specific material has been prepared by David Mugridge of Fresno City College See main text description for more details **Basic Legal Transactions** Vincent Di Lorenzo, Clifford R. Ennico, 2002 **Commercial Loan Documentation** William C. Hillman, 1982 **Commercial Real Estate Financing** Joshua Stein, 1998

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In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Mortgage Loan Document Checklist** a literary masterpiece penned with a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of those who partake in its reading experience.

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Mortgage Loan Document Checklist Introduction

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