

THE UNDERWRITING PROCESS

AN UNDERWRITER EXAMINES YOUR FINANCIAL SITUATION AND PROVIDES IT TO THE LENDER.

STEP 01

INCOME

While assessing a buyer's income the underwriter requires a set of documents as proof to determine if he/she can cover the monthly mortgage payments.

As a buyer, you'll need to submit documents like -

- W-2 (of last 2 years) - Bank Statements (2 most recent ones) - Pay stubs (2 most recent ones)

Furthermore, if the buyer is self-employed or owns a business, several additional documents must be presented, such as -

- Profit And Loss Sheets - Balance Sheets - Personal And Business Tax Returns K-1s



STEP 02

ASSETS

Your assets might be auctioned for hard cash if you fail to repay the outstanding loan amount, which helps you qualify for a mortgage. An underwriter will go into your savings accounts, stocks, and property if you have any.



STEP 03

CREDIT

The assessment of your credit score is one of the most crucial parts of mortgage approval. An underwriter will look at your credit score to see how effectively you have repaid previous loans.



STEP 04

COLLATERAL

The underwriter must comprehend the value of the home you wish to purchase. The goal of seeing the collateral risk is to keep the buyer's money out of a residence that isn't worth it.



Manual Underwriting Process

JS Bruner



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