

# 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

**R Barnett**



## **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 Universal quitclaim deed templates State specific grant deed forms Transfer on Death TOD deed options Lender notification 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 states Families avoiding probate costs and delays Anyone facing 2 000 5 000 attorney fees for simple transfers Vacation 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      **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      **Life Insurance Accounting** Insurance Accounting and Statistical Association, 1977      **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

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**Mortgage Backed Securities Guide 5500.1** Government National Mortgage Association,1997 Federal Register ,1996-01-10

**Close That Loan!** Cheryl L. Peck,2008-08-05 This book is designed to help those in residential real estate financing learn the details of originating and processing loans This step by step guide was developed from insight gained in ten years of making and correcting mistakes This book can be used to make experienced people more knowledgeable and can help train new employees on the intricacies of loan processing This book contains almost all you need to know about the mortgage process but the author realizes there is always some new circumstance or program that just didn t get covered within the confines of this writing

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**Mortgage Banking** ,1996

**Making The Yield** Salvatore M. Buscemi,2014-08-19 Finally Everything you need to know to become a remarkably successful hard money lender in real estate by an acknowledged leader in the field Are you looking for a lucrative career in hard money lending in real estate Are you fed up investing in overpriced stocks or working for someone else Have you considered entering the real estate field but don t want to be a landlord Do you long for the financial rewards and independence that are the rewards of creating and managing your own successful real estate investment fund Then the landmark new book Making the Yield Real Estate Hard Money Lending Uncovered by Salvatore M Buscemi is an absolute

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web francis bacon 1st viscount st alban a pc 'berkən 5 22 january 1561 9 april 1626 also known as lord verulam was an english philosopher and statesman who served as attorney general and lord chancellor of england under king james i bacon led the advancement of both natural philosophy and the scientific method and his works

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