

# 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

## REFINANCING

- 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
- Titleers 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

**United States. Congress. House.  
Committee on Financial Services.  
Subcommittee on Financial  
Institutions and Consumer Credit**

## **Mortgage Loan Document Checklist:**

**Checklists** Alvin L. Arnold,Donald S. Benton,Robert M. Lopatin,1979    [Essential Home Buyer's Checklist](#) Denise Evans,2006-09 This handy reference ensures that all the basics of buying a home are covered Each checklist is followed by explanations pros and cons and additional considerations    [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    [ALI-ABA's Practice Checklist Manual on Advising Business Clients II](#) ,2000 Disk contains forms and checklists from the printed text    [Office 2013 On Demand](#) Steve Johnson,Perspection Inc.,2013-01-17 Normal 0 false false false MicrosoftInternetExplorer4 Need answers quickly Office 2013 on Demand provides those answers in a visual step by step format We will show you exactly what to do through lots of full color illustrations and easy to follow instructions Inside the Book Office Organize information and add impact with online pictures and video SmartArt diagrams tables and charts Word Create great looking documents using themes templates and video Excel Use organizing processing and presenting tools to quickly create data tables and charts PowerPoint Create powerful presentations faster using ready made design templates and themes Access Use full featured templates and application parts to create desktop and web app databases Outlook Use tools for creating and managing your e mail calendar contacts and tasks Publisher Use ready made design templates to quickly create a brochure or a newsletter Office Web Apps View and edit your Office documents in a browser Online Sharing Save open and share Office documents on Skydrive and Office 365 SharePoint from all your devices Prepare for the Microsoft Office Specialist exam Bonus Online Content Register your book at queondemand com to gain access to Workshops and related files Keyboard shortcuts Visit the author site perspection com Includes Online Workshops that focus on real world techniques MOS Exam Prep More than 700 of the most essential Office 2013 tasks    [Complete Guide to Loan Documentation](#) Peter S. Clarke,1986    [Basic Forms and Agreements](#) Alvin L. Arnold,Brian McNamara,1978    [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    **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

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## Unveiling the Magic of Words: A Report on "**Mortgage Loan Document Checklist**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**Mortgage Loan Document Checklist**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve into the book's central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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