

# 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 Paperwork Checklist

**Jicheng Xie**



## **Mortgage Loan Paperwork Checklist:**

*How to Get the Best Home Loan* W. Frazier Bell, 2002-03-14 Save Time and Money and Get the Loan That's Right for You Ever changing mortgage guidelines confusing financial forms if you're buying or refinancing a home you know all too well how overwhelming and intimidating the mortgage process can be This revised edition of *How to Get the Best Home Loan* guides you through all the critical issues and demystifies the mechanics of mortgage lending everything from disclosures and fees to closing costs points and making payments Longtime mortgage banking industry insider and former realtor W Frazier Bell helps you sidestep the risks of financing a mortgage and sheds light on many unknown aspects that keep borrowers from making intelligent money saving decisions Written in clear simple language this comprehensive Second Edition features new information on desktop underwriting merged credit reports and using the Internet as well as updated sections on verifications qualifying and loan types Bell gives you hands on access to his hard won experience providing the tools you need to Understand why lenders do the things they do Learn what to look for when comparing loans and lenders Head off potential problems and expensive mistakes Navigate FRMs ARMs FHAs GEMs and TILs Know why certain loans may be better for you than others Save yourself hundreds even thousands of dollars Packed with real life examples sample forms and proven advice *How to Get the Best Home Loan Second Edition* will ensure that you get the right loan at the right price from the right lender Log Home Living, 1987 Log Home Living is the oldest largest and most widely distributed and read

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*Essential Home Buyer's Checklists* Denise Evans, 2006-09 Buying a home is stressful and full of details and tasks that must be completed on time Missing a deadline or forgetting an important piece of information can delay prevent or destroy an entire deal The missed detail can also cost hundreds of dollars and endless heartache The Essential Home Buyer s Checklists provides someone looking for their new home a handy reference to make sure all their bases are covered Each checklist is followed by subsequent pages that supply explanations pros and cons and additional considerations Just a few of the checklist topics include Deciding how much house you can afford Deciding what features you want in a home Working with a real estate agent Working with a contractor construction company Shopping FSBO For Sale by Owner properties Comparing houses Preparing an offer The final walk through tour with the prior owner Packing discarding storing Moving     **Basic Forms and Agreements** Alvin L. Arnold, Brian McNamara, 1978     **Cases and Materials on Mortgages and Real Estate Finance** James Cooper-Hill, Martin J. Greenberg, 1982     **Complete Guide to Loan Documentation** Peter S. Clarke, 1986     **Construction and Development Forms** Jack Kusnet, Owen T. Smith, 1975     **ALI-ABA's Practice Checklist Manual on Advising Business Clients** , 1997 Disk contains forms and checklists from the printed text in WordPerfect 5.1 Word 6 and ASCII text formats     **ALI-ABA's Practice Checklist Manual for Drafting Leases** , 1994     **American Jurisprudence Legal Forms** , 2002     **Basic Legal Forms, with Commentary** Marvin T. Hyman, 2002     American Jurisprudence Pleading and Practice Forms Annotated , 2000     The Common-sense Mortgage Peter G. Miller, 1999 Revised and updated this edition includes brand new information on loans for first time buyers the pros and cons of finding loans on the Internet and example after example of how to save money whether buying or refinancing     **Voyles V. Sandia Mortgage Corporation** , 2000

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### **Mortgage Loan Paperwork Checklist Introduction**

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