

Mortgage Application Documentation Checklist

The following is a list of documentation that may be required to underwrite your mortgage loan. Please be prepared to provide a copy of each item listed below upon request.

Identification

- ☐ Copy of Driver's License (front and back) OR
- ☐ Copy of Work Visa or Permanent Resident card

Primary Income

W2 Employee	Self Employed/Business Owner	Retired/Disabled
<input type="checkbox"/> 30 days' worth of pay stubs <input type="checkbox"/> 2 most recent W2's	<input type="checkbox"/> 2 most recent business and personal returns <input type="checkbox"/> Profit statement <input type="checkbox"/> 2 most recent 1099's & K1's	<input type="checkbox"/> Most recent social security award letter <input type="checkbox"/> Most recent pension award letter <input type="checkbox"/> 2 most recent 1099's

Other Income

- ☐ Distribution letter/documentation (if distributions have been set up from a source where you will receive monthly income and there is enough in the account to cover 3 years of receipt)
- ☐ If you have any other income or loss based on anything other than your W2 income, we will need 2 years tax returns (i.e. Rental income, unreimbursed business expenses, etc.)

Assets/Gifts

- ☐ 2 most recent bank statements (All pages)
- ☐ Letter of explanation for all large deposits in your bank accounts
- ☐ Most recent retirement statement (All pages) if using 401k, IRA, etc. for assets or money at closing.
- ☐ Gift letter
- ☐ Copy of check or wire for gift funds from family member

Student Loans/Credit Inquiries

- ☐ Student loan payment letters (documentation of upcoming payment schedule if payment is deferred)
- ☐ Letter of explanation for credit inquiries

Current Home/Property Owners

- ☐ Paid home owners insurance declaration page if home purchase
- ☐ Declaration page for home owners insurance for all properties owned
- ☐ Most recent mortgage statement for first mortgage
- ☐ Most recent mortgage statement for second mortgage/home equity line of credit
- ☐ Credit line agreement/NOTE for second mortgage/HELOC if subordinating the second lien when refinancing

Documentation For Mortgage Applications

Anthony S. Fauci



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Document Registration Guide 10th edition, 2009 , **Intelligent Document Processing with AWS AI/ML** Sonali Sahu,2022-10-21 Build real world artificial intelligence applications across industries with the help of intelligent document processing Key FeaturesTackle common document processing problems to extract value from any type of documentUnlock deeper levels of insights on IDP in a more structured and accelerated way using AWS AI MLApply your knowledge to solve real document analysis problems in various industry applicationsBook Description With the volume of data growing exponentially in this digital era it has become paramount for professionals to process this data in an accelerated and cost effective manner to get value out of it Data that organizations receive is usually in raw document format and being able to process these documents is critical to meeting growing business needs This book is a comprehensive guide to helping you get to grips with AI ML fundamentals and their application in document processing use cases You ll begin by understanding the challenges faced in legacy document processing and discover how you can build end to end document processing pipelines with AWS AI services As you advance you ll get hands on experience with popular Python libraries to process and extract insights from documents This book starts with the basics taking you through real industry use cases for document processing to deliver value based care in the healthcare industry and accelerate loan application processing in the financial industry Throughout the chapters you ll find out how to apply your skillset to solve practical problems By the end of this AWS book you ll have mastered the fundamentals of document processing with machine learning through practical implementation What you will learnUnderstand the requirements and challenges in deriving insights from a documentExplore common stages in the intelligent document processing pipelineDiscover how AWS AI ML can successfully automate IDP pipelinesFind out how to write clean and elegant Python code by leveraging AIGet to grips with the concepts and functionalities of AWS AI servicesExplore IDP across industries such as insurance healthcare finance and the public sectorDetermine how to apply business rules in IDPBuild train and deploy models with serverless architecture for IDPWho this book is for This book is for technical professionals and thought leaders who want to understand and solve business problems by leveraging insights from their documents If you want to learn about machine learning and artificial intelligence and work with real world use cases such as document processing with technology this book is for you To make the most of this book you should have basic knowledge of AI ML and python programming concepts This book is also especially useful for developers looking to explore AI ML with industry use cases **Collection Management Handbook** A. Michael Coleman,2004-04-12 You don t have to be gifted to be a great credit collector All you need is a desire to learn from the best and that s the level of expertise this exhaustively researched volume puts right at your fingertips The Collection Management Handbook puts you on the fast track to becoming a debt recovery dynamo Drawing on actual cases from the collection industry s top achievers this expanded edition redefines collection methodology Focusing on multiple avenues of strategic creditor recourse it goes

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Pragmatic Enterprise Architecture James Luisi, 2014-03-15 Pragmatic Enterprise Architecture is a practical hands on instruction manual for enterprise architects This book prepares you to better engage IT management and business users by equipping you with the tools and knowledge you need to address the most common enterprise architecture challenges You will come away with a pragmatic understanding of and approach to enterprise architecture and actionable ideas to transform

your enterprise Experienced enterprise architect James V Luisi generously shares life cycle architectures transaction path analysis frameworks and more so you can save time energy and resources on your next big project As an enterprise architect you must have relatable frameworks and excellent communication skills to do your job You must actively engage and support a large enterprise involving a hundred architectural disciplines with a modest number of subject matter experts across business information systems control systems and operations architecture They must achieve their mission using the influence of ideas and business benefits expressed in simple terms so that any audience can understand what to do and why Pragmatic Enterprise Architecture gives you the tools to accomplish your goals in less time with fewer resources Expand your Enterprise Architecture skills so you can do more in less time with less money with the priceless tips presented Understand the cost of creating new Enterprise Architecture disciplines and contrast those costs to letting them go unmanaged Includes 10 life cycle architectures so that you can properly assess the ROI of performing activities such as outsourcing insourcing restructuring mergers and acquisitions and more Complete appendix of eight transaction path analysis frameworks provide DBA guidelines for proper physical database design **Legislative Document** New York (State). Legislature,1923 The Massachusetts register ,1990 **"Code of Massachusetts regulations, 2016"** ,2016 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 *"Code of Massachusetts regulations, 2008"* ,2008 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **In Re Chandler** ,1993 **The Law Times Reports** ,1881 Management Information Systems Kenneth C Laudon,Jane Price Laudon,1999-10 A Digest of the Cases Reported in the Punjab Record Henry Adolphus Byden Rattigan,1895 **The Indian High Court Reports** ,1923 Public Documents of Massachusetts Massachusetts,1897 *An Encyclopaedia of Conveyancing and Commercial and Mercantile Documents* ,1918 A Digest of Reported Cases in the Supreme Court, Court of Insolvency, and the Courts of Mines of the Colony of Victoria James Grattan Eagleson,J. S. Wasley,1893 Weekly Notes of Cases Decided by the High Court, N.-w. P North-Western Provinces, India. High Court of Judicature,North-Western Provinces (India). High Court of Judicature,1893 1893 94 include selected decisions of the Board of Revenue N w p and Oudh Public Documents of the State of North Dakota North Dakota,1924 **"Code of Massachusetts regulations, 2014"** ,2014 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020

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