

WHAT DOCUMENTS DO I NEED TO APPLY FOR A MORTGAGE?

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When getting reapproved for a mortgage loan, be prepared with the following documents:

01

PROOF OF EMPLOYMENT

Aim to provide a mortgage lender with a list of employers for the past two years (minimum). This information will help the lender gauge your ability to repay the loan.

02

PROOF OF INCOME

A mortgage lender will need this information to verify your average annual income. This can be in the form of two recent pay stubs, or an electronic equivalent, that will display your year-to-date earnings. A lender will also use your tax records to verify your income.

03

SOCIAL SECURITY NUMBER (SSN)

Every individual on the mortgage loan is required to provide their social security number. This can be in the form of a social security card or tax documents. Your SSN is used to verify your identity and pull your credit history.

04

TAX DOCUMENTS

These documents are the standard requirement for obtaining a loan pre-approval. Typically, lenders will ask to view your W-2 statements & tax returns from the last two years.

05

PLACE OF RESIDENCE

If we are creating ourselves all the time, then it is never too late to begin creating the bodies we want instead of the ones we mistakenly assume we are stuck with, said Deepak Chopra.

06

BANK ACCOUNT INFORMATION

Mortgage lenders will verify that you have sufficient funds in the banks for all costs throughout the home buying process: closing costs, down payment and cash reserves. All lenders will ask to view your statements and balances for you checking, savings, or money market accounts.

07

CREDIT INFORMATION

Lenders will require documentation for any outstanding debt you are repaying: student loans, car loans, etc. This information will help the lender calculate your debt to income ratio.

08

GIFT LETTERS

If you are receiving down payment assistance from a friend/family member, you will need to provide your lender with a gift letter along with other mortgage documents. This letter will show that the money is given as a gift and that the provider is not expecting repayment in any form.

09

MONTHLY EXPENSES

Before meeting with your lender, write out a monthly budget that covers all of your expenses: rent, credit card, loan payments, etc.

10

SELF-EMPLOYMENT DOCUMENTS

If you own your own business, you might be obligated to provide additional documents for your pre-approval, including balance sheets, profit-and-loss statements, and federal tax statements from the last two years.

What Documents Do You Need To Apply For A Job

Jim Cassio



What Documents Do You Need To Apply For A Job:

Building Your Academic Career Rebecca Boden, Debbie Epstein, Jane Kenway, 2007-01-30 Building Your Academic Career encourages you to take a proactive approach to getting what you want out of academic work whilst being a good colleague We discuss the advantages and disadvantages of such a career the routes in and the various elements that shape current academic working lives In the second half of the book we deal in considerable detail with how to write a really good CV r sum and how best to approach securing an academic job or promotion

Quick Guide to Federal Jobs Bianca J. Gordon, 2012-05-29 Most people do not understand the process of applying for Federal positions This guide is intended to give basic information to potential applicants in order to maneuver through the application process Brief definitions are included to inform the reader of terms required to understand the hiring process yet still keep the guide short enough to keep your attention A sample resume is included to give the reader a basic idea of what a Federal resume should look like in order to be qualified for Federal positions The author s intent is to inform and aid the public in understanding the process and hope to aid some in obtaining jobs

Career Pathways Handbook Jim Cassio, 2004 Most of the content in the Career Pathways Handbook is based on a series of career profiles each one packed with four pages of valuable information including the latest U S employment statistics and wage information career dialogues with real people who work in the occupations and extensive information for identifying and comparing related occupations Each profile uses a consistent format to allow for easy reading and useful comparisons between occupations While this book is based on a foundation of 154 different occupations it also includes valuable information on several hundred occupations via the career path and related occupations tables It is important to me that the information in this book will not only be useful to readers but also be as current and reliable as possible Therefore I have included the most recent information from reliable Government sources as well as my own proprietary information from 20 years of extensive occupational research The Government sources are U S Department of Labor DOL programs For example I have incorporated information from DOL s new O NET Database which includes the occupation titles and definitions common job tasks key skills and abilities and related occupations I have added the most recent employment statistics and wage information from DOL s Bureau of Labor Statistics Finally from our own research I have added career path and real people career dialogue elements and have enhanced and expanded the DOL information throughout For example the O NET Related Occupations lists were significantly expanded and education training information along with growth and wage data were added to make occupational comparisons more meaningful The Job Tasks have been expanded to make them more useful The education and training information is based on DOL s Typical Education Levels but has also been expanded for this book I have also written or rewritten many of the job outlook and analysis statements that are incorporated into the Employment Outlook sections Finally I have included a number of resource guides to help job seekers and career explorers reach their goals Beginning on page 617 there are guides on Planning Your Career Researching

Occupations Education Training Options Looking for a Job Competing for a Job Writing a Resume Writing a Cover Letter Completing the Application Preparing for the Interview and Common Interview Questions There are countless numbers of books both good and bad ones on all of these subjects so I've included a list of my favorite books on my website under Readers Resources see www.cassio.com Also included on this website is an online guide to State Training Postsecondary Education Directories and a list of my Favorite Job Websites Best regards Jim Cassio www.cassio.com An absolutely essential career reference for finding comprehensive job information spanning a total of 150 occupations This is the all inclusive guide to helping a job seeker go from planning a career to looking for a job The career profiles offer extensive statistical research on employment and job skills for each career path Highly recommended for all public and academic libraries Regina Jimenez Research Librarian Folsom Lake College This book is a wonderful and powerful tool for guidance counselors and individuals who are looking to start change or enhance their careers The Career Pathways Handbook provides useful and insightful job skills information in a clear and reasoned manner The personal point of view provided by the career professionals in each career gives the user an inside perspective on making career decisions that is refreshing David Owens Retired Research Manager California Employment Development Department p

Military Transition For Dummies Angie Papple Johnston, 2021-09-15 All the things you need to know when you're putting the military in your rear view In *Military Transition For Dummies* you'll talk a walk through how to transition from active military service to civilian life as smoothly and easily as possible You'll discover how to make the nuts and bolts changes to reach your potential in your new lifestyle From finding a job you love to navigating educational opportunities and keeping yourself mentally strong this vital book shows you how to Find your next career including how to write an effective resume and conduct a thorough job search Protect your mental and physical well being by seeking out and accessing the supports you want and need Manage your money and make the financial adjustments that are necessary for succeeding in the civilian world Perfect for active service members who are expecting to transition out of the military in the near future *Military Transition For Dummies* is also ideal for anyone who's recently left the service and hopes to make the most of their new life

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Using Information Technology Marie Claire Williams,2001 This clear user friendly text contains all the underpinning knowledge needed to complete the revised scheme at Level 2 Chapters follow the unit order to enable candidates to check their knowledge against the requirements of each unit The text covers both the mandatory and the option units so candidates only need one book for the whole course There are plenty of exercises in each chapter to reinforce candidates learning

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Practical business skills Robin Anderson,2014

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Ferguson Career Resource Guide to Apprenticeship Programs, Third Edition, 2-Volume Set Elizabeth H. Oakes, 2009 Each two volume book contains four major sections Introduction and Overview Provides forewords by notables in the field and an outline of the book Essays Features eight to 10 essays on topics such as workplace issues financial aid diversity and more Directory Contains descriptions and contact information for hundreds of organizations schools and associations arranged by topic Further Resources Indexes Includes glossaries appendixes further reading and indexes **The Procrastinator's Guide to the Job Hunt** Lorelei Lanum, 2004-06-01 Lorelei Lanum leads you gently through all the necessary steps from sending out the perfect resume to handling the inevitable rejections and offers that come your way to find yourself not just a job but the right job Whether you just graduated college lost a job or decided to find a better one you know that finding a job is a job in itself and there s no time to waste With so much to get done and so many dead ends to face your worst enemy even in a tough economy is your own procrastination By following the simple step by step process outlined here you ll be able to get off that couch increase your confidence find the job you want and start collecting those paychecks With this guide learn how to Plan ahead for a stress free job search Get yourself started Perfect your resume Scope out hidden opportunities Impress your interviewer Federal Register , 2008-02 **Knowledge Management** Jay Liebowitz, 2001-03-28 Knowledge Management KM is strongly rooted in the discipline of Knowledge Engineering KE which in turn grew partly out of the artificial intelligence field Despite their close relationship however many KM specialists have failed to fully recognize the

synergy or acknowledge the power that KE methodologies techniques and tools hold for enh

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