

Automated Credit & Loan Processing Comprehensive Guide



Loan Processing Guide

M Tight



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Loan Officer's Practical Guide to Residential Finance 2016 Thomas A. Morgan, 2016-07-26 This is the Updated 2016 Edition of the first book in the Practical Guide series for the mortgage industry The July 2016 Version has been updated to meet the requirements of the TRID Rules SAFE Act CFPB Dodd Frank and many other changes We have also made many of the changes recommended by Amazon readers and reviewers With all of the changes in the industry keeping this product up to date is a full time job The book covers all of the vocational skills required of the loan originator but also includes all Federal law ethics predatory lending and fraud components required by the Federal SAFE loan originator licensing Act of 2008 Published since 1992 and updated annually this 390 page textbook was written as an answer to the sink or swim training methods of many mortgage firms The format is designed to give the newly initiated loan officer agent lender processor or other initiate the practical information they need to do the loan officer s job The reader learns how to understand rate and point quotes how to use a financial calculator how to make basic computations customers require how to understand loan programs and compare product features The student progresses through understanding loan specifications Conventional Conforming Jumbo FHA VA and Sub Prime program guidelines to a practical understanding of ratios income assets and closing costs debts and credit history This is then placed in the context of the loan application how to collect all the required documents and disclosures and supervise a loan from application to closing Beyond the basics students learn how to finance various property types condos PUDs new construction and investment property A detailed chapter on refinancing addresses the issues which most often confront the loan officer in a period of heavy refinancing 10 reasons to refinance Finally understanding how loans are made in the secondary market and the basics of interest rate quoting and behavior are covered This product is submitted for approval for use in continuing education in all states which have or are adopting a requirement Many companies use this product as a handout to prospective new loan officers Many loan officers give this product to their referral sources to help educate them to the requirements of the industry *The Loan Officer Guide* Fredrick R. Williams, 2004-08 Have you ever contemplated the best way to explain the APR to a customer Have you ever wished for a faster way to figure the number of months of escrows to collect If you answered YES The Loan Officer Guide has the answers to these questions and many more Fredrick Williams presents a proven practical system to help increase your understanding efficiency and productivity in the mortgage industry Filled with specific instructions in an easy to read format The Loan Officer Guide will help you understand and effectively complete each step of the mortgage loan process while maintaining compliance with federal regulations You ll learn how to pre qualify the borrower take a complete loan application read analyze and understand credit reports collect and analyze the appropriate supporting documentation submit a loan that can be easily processed underwritten and closed The Loan Officer Guide is the toolbox that allows the loan officer to improve productivity and efficiency thus increasing profits The book layout and the steps contained within each

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