

NOTARY SIGNING AGENT DOCUMENT DESCRIPTIONS

NOTARY & SIGNING AGENT GUIDE AND GLOSSARY

OVER
160 LOAN
DEFINITIONS

NOTARY SIGNING AGENT DOCUMENT DESCRIPTIONS

Address Certification

This document is used to confirm the borrower's current address. The borrower certifies that the address listed on the loan documents is accurate and that they reside at that location. It helps prevent fraud and ensures that all communications reach the borrower.

Affidavit of Continuous Marriage

This affidavit is used to confirm that a marriage has been continuous and uninterrupted since the date of the marriage, as required when both spouses are involved in a transaction or need to state for legal or financial reasons.

Affidavit of Death of Joint Tenant

This document is used to declare the death of a joint tenant or co-owner of the property, allowing the surviving tenant(s) to take ownership rights accordingly.

Affidavit of Death of Spouse

This affidavit is used to verify the death of a spouse. It is required when joint assets are involved, as it legally recognizes the responsibilities of the surviving spouse.

Affidavit of Death of Spouse Survivorship

Similar to the Affidavit of Death of Spouse, this document is used to confirm the death of a spouse and the surviving spouse's right to the property without going through probate.

Affidavit of No Debts/Liabilities

This document is a sworn statement by the borrower affirming that they have no outstanding debts or liabilities against the property being financed. It ensures that the lender is not taking on any hidden risks.

Property Location

This form provides details about the location of the property being financed, including the address and legal description.

Provider of Service Schedule

This schedule lists the various services provided to the borrower, such as inspections, appraisals, and repairs, along with their fees.

Quitclaim Deed

This deed transfers any interest the grantor holds in the property to the grantee, without warranties, often used between family members or to clear title issues.

Release of Lien of Mortgage Lender

This document releases the property from a mortgage lien, which is a claim made by the lender against the property. It is typically issued after the loan is paid in full.

Request and Authorization for Lender's Loss Payable Endorsement

This request authorizes the lender to be listed as a loss payee on the borrower's home insurance policy, ensuring that any proceeds from a claim are paid to the lender in the event of property damage.

Request for Loss Payable Endorsement

Similar to the previous document, this request asks the insurance company to add the lender as a loss payee to the policy, protecting the lender's interest.

Request for Notice

This request asks the lender to be notified of any changes or important events related to the property, such as the delinquency or foreclosure action.

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Limited Power of Attorney

A legal document that grants a specific, limited authority to another person (often the lender or service agent) to act on the borrower's behalf in the loan transaction.

Loan Search

A search conducted to identify any existing liens or encumbrances on the property, ensuring clear title before the loan is funded.

Loan Conditions

A document outlining the specific conditions that must be met by the borrower and lender before the loan can be funded and closed, such as obtaining insurance or clearing title issues.

Loan Disbursement Summary

A summary of how the loan funds will be disbursed, including amounts allocated to the borrower, closing costs, and any other payments made on the borrower's behalf.

Loan Estimate

A document that provides an estimate of the loan terms and closing costs, given to the borrower within three business days of applying for a mortgage.

Loan-Related Disclosure

A disclosure related to the lender's quality control process, which may include verifying the borrower's information and ensuring compliance with loan underwriting guidelines.

Lock-In Agreement

An agreement that locks in the borrower's interest rate for a specified period, protecting them from rate fluctuations before closing.

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