


**Loan
Document
Cheat Sheet**

for Notaries & 1st
time Home Buyers



ESA Notary Academy

Loan Document Cheat Sheet

An amazing tool to help notaries complete loan signings. This 4x6" book is filled with brief descriptions and images which familiarize notaries with loan documents. The title and look of these documents may vary from state to state but generally have the same functions in a loan packet. This book can be used as a script to help even the newest notary achieve a professional, complete loan closings.

Each document image is a sample of documents found in loan packets. All names, borrowers, and addresses portrayed in this publication are fictitious. No identification with actual persons (living or deceased), places, buildings, and properties are intended or should be inferred.

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The First Seven

These are the first seven documents the signer sees before any others.

1. Settlement Statement
2. Notice of Right to Cancel
3. Deed of Trust or Mortgage
4. Promissory Note
5. Initial Escrow Disclosure
6. Truth in Lending Disclosure
7. 1st Payment Letter

Closing Disclosure or Settlement Statement (HUD A-1)

This document shows all the settlement charges or closing costs involved in your loan.

It is self-explanatory. Please take time to look over the numbers.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

Closing Disclosure This form is a statement of final loan terms and closing costs. Compare this disclosure with your Loan Estimate.

Closing Information	Transaction Information	Loan Information
Date Issued 6/15/2013	Address 121 Arroyo del Mar Street Anytown, UT 12345	Loan Type Purchase
Closing Date 6/15/2013	Buyer John Doe and Jane Doe	Product Fixed Rate
Disclosed Date 6/15/2013	Seller 321 Somewhere Drive Anytown, UT 12345	Loan Type 30 Year Fixed Rate
Escrow Agent Equity Title Co	Lender Ficus Bank	Loan ID # 123456789
File # 123456		Rate 3.25%
Property 666 Somewhere Ave Anytown, UT 12345		APR 3.50%
Loan Price \$100,000		Points 0.00

Loan Terms	Can this amount increase after closing?
Loan Amount \$162,000	NO
Interest Rate 3.875%	NO
Monthly Principal & Interest \$761.78 <small>See Payment Schedule below for your estimated total monthly payment.</small>	NO
Prepayment Penalty	Does the loan have these features? YES - As high as \$3,200 if you pay off the loan during the first 3 years
Balloon Payment	NO

Projected Payments	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Monthly Insurance	\$2.35	—
Estimated Escrow <small>Amount can increase over time</small>	\$206.13	\$206.13
Estimated Total Monthly Payment	\$1,050.26	\$967.91

Estimated Term, Insurance & Assessments	This estimate includes	Is escrow?
\$356.13 <small>Amount can increase over time. See page 4 for details.</small>	<input checked="" type="checkbox"/> Property Taxes	YES
	<input checked="" type="checkbox"/> Homeowner's Insurance	YES
	<input checked="" type="checkbox"/> Other Lender's Escrow Items	NO

See Escrow Account on page 4 for details. You must pay for other property costs separately.

Costs at Closing	
Closing Costs	\$9,712.10 <small>Includes \$4,884.65 in Loan Costs - \$5,827.45 in Other Costs - \$0 in Lender Credits. See page 3 for details.</small>
Cash to Close	\$14,147.26 <small>Includes Closing Costs. See Calculating Cash to Close on page 3 for details.</small>

Notice of Right to Cancel

This document allows borrowers to cancel the loan within three days from today. [Note/[Point out the date](#) to signer]. See Residual Calendar for correct date.

Leave second copy with signer.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

NOTICE OF RIGHT TO CANCEL

LENDER: Quist Mortgage Company DATE: 04/14/2024
 LOAN NO.: 002667320 - 8561
 TYPE: ADJUSTABLE RATE

BORROWER(S): JANE WEBBER
 ADDRESS: 857 EAST 132ND STREET
 CITY/STATE/ZIP: LOS ANGELES, CA 90002

PROPERTY: 857 EAST 132ND STREET
 LOS ANGELES, CA 90002

You are entering into a transaction that will result in a mortgage/lien/interest on your home. You have a legal right under federal law to cancel this transaction without cost within THREE BUSINESS DAYS from whichever of the following events occurs first:

1. The date of the transaction, which is: **APR 14 2024** or _____

2. The date you received your Truth in Lending disclosure; or

3. The date you received the 1569 of your right to cancel.

If you cancel the transaction, the mortgage/lien/interest is also canceled WITHIN 30 CALENDAR DAYS after we receive you or notice, we must take the steps necessary to refund the fact that the mortgage/lien/interest on your home has been satisfied, and no maintenance to your asset money or property you have given to or another site in connection with the transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not have possession of the money or property within 30 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

Quist Mortgage Company ATTN: FUNDING
 5500 TOWN RD, SUITE 300 PHOENIX, AZ 85033
 Orange, California 92668 FAX: 602.427.1556

You may leave our written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by e-mail and sign before a notary public or a commissioned notary public in the state where you reside.

If you cancel by mail or telegram, you must send the notice no later than FIVE (5) P.M. of _____

(on ANY DAY of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

BY MAIL TO: _____ DATE: _____

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL, and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Regulations and Federal Act of 1968 (FURL) Laws 90-271.

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER(S) JANE WEBBER Date: _____ BORROWER(S) OWNER Date: _____

BORROWER(S) OWNER Date: _____ BORROWER(S) OWNER Date: _____

Deed of Trust or Mortgage

This document is also called a “security instrument.” It gives the lender an interest in our property; it will be recorded in the public (or real estate records). (Notarize)

ASSIGNMENT OF DEED OF TRUST

For value received, the undersigned, as Beneficiary or successor thereto, hereby grants, conveys, assigns and transfers to

whose address is _____
all beneficial interest under that certain Deed of Trust, dated _____ executed by _____

Trustor, to _____
Trustee, and recorded on _____ in Docket _____ at page _____
or Recording No. _____ in the office of the County Recorder of _____ County, Arizona,
describing property therein as _____

Together with the note therein described or referred to, the money due or become due thereon, with interest and all rights accrued or to accrue under said Deed of Trust.

Dated _____

State of _____ }
County of _____ } ss. Date of Acknowledgment _____

Promissory or Real Estate Note

The note state how much you have borrowed [[point to this amount](#)], the length of time in which you must pay it back [[point this out](#)] and the interest rate [[point to this](#)].

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

NEW MEXICO PROMISSORY NOTE

Promissory Note NM ST § 56-B-3

FOR VALUE RECEIVED, _____ ("Borrower") promises to pay to _____ ("Lender") _____ Dollars (\$ _____) in principal, plus interest at a rate of _____% annually on the unpaid balance as set forth herein.

1. PAYMENT TERMS (Choose one):

- Borrower shall make _____ payments in the amount of _____ Dollars (\$ _____) per (month/year) on _____, 20____.
- Borrower shall make _____ payments in the amount of _____ Dollars (\$ _____) per (month/year) and a final payment in the amount of _____ Dollars (\$ _____) on _____, 20____.
- Borrower shall pay a lump sum on _____, 20____.

2. TERM: The term of this Loan is from _____ to _____.

3. PREPAYMENT: Borrower may prepay the loan without any penalty.

4. PAYMENT APPLICATION: All payments shall first be applied to interest and then principal.

5. SECURITY (Choose one):

- This note shall be secured by a (mortgage/deed of trust) on Borrower's premises located at _____ until the note is paid in full.
- This note shall be secured by a UCC-1 Financing statement and security agreement giving Lender a secured interest in Borrower's equipment, fixtures, inventory and accounts receivable of _____ (Borrower's business) until the note is paid in full.
- This note is unsecured.

6. ACCELERATION: Lender may require Borrower to pay the entire balance of the unpaid principal and accrued interest immediately if the Borrower is more than _____ days late in making a payment.

Initial Escrow Disclosure

This breaks down your escrow account. What is paid and when it's due.

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INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Your monthly mortgage payment until your next escrow analysis will consist of the following:

Principal and Interest: \$ 945.05
 Escrow: \$ 49.51
 Total Monthly Payment: \$1,094.56

The following are anticipated disbursements and deposits from your escrow account during the coming year:

Month	Escrow	Disbursements From Escrow	Description	Escrow Account Balance
<i>Initial deposit</i>				
				\$ 58.95
SEPTEMBER	\$ 49.51	\$		\$ 1,108.46
OCTOBER	\$ 49.51	\$		\$ 1,157.97
NOVEMBER	\$ 49.51	\$		\$ 1,207.48
DECEMBER	\$ 49.51	\$		\$ 1,256.99
JANUARY	\$ 49.51	\$		\$ 1,306.50
FEBRUARY	\$ 49.51	\$		\$ 1,356.01
MARCH	\$ 49.51	\$ 177.83	CITY TAX	\$ 1,228.49
APRIL	\$ 49.51	\$		\$ 1,278.00
MAY	\$ 49.51	\$		\$ 1,327.51
JUNE	\$ 49.51	\$		\$ 1,377.02
JULY	\$ 49.51	\$ 248.00	HAZARD INSURANCE	\$ 1,186.53
AUGUST	\$ 49.51	\$ 177.83	CITY TAX	\$ 59.81

PLEASE KEEP THIS STATEMENT TO COMPARE WITH THE ACTUAL ACTIVITY THAT WILL OCCUR IN YOUR ESCROW ACCOUNT DURING THE UPCOMING YEAR.

Balance: \$ 59.81

Termination of anticipated disbursements from your escrow account:

07/01/02	HAZARD INS	248.00
02/01/02	CITY TAX	177.83
	ST DINSUR	
	ANNUAL PM	
	CITY TAX	
09/01/02	CITY TAX	177.83
	ANN ASSESS	

NOTE: The Real Estate Settlement Procedures Act (RESPA) establishes specific guidelines regarding the amount that lenders are permitted to collect for the payment of escrow items during the initial escrow computation year, i.e. the next twelve months. Unless authorized by you to do otherwise, your lender may collect only for disbursements that will occur during the coming year. If your monthly tax escrow amount has been based on unimproved (or lot) tax amounts or if your taxes were prepaid at closing and the next disbursement is not within the initial 12 month escrow computation year, your initial escrow amount for taxes will be lower than normal or may be zero. This may cause a significant increase in your monthly payments when your escrow account is analyzed in the second twelve month timeframe. In order to ascertain the amount of this payment increase, you may request an early analysis of your escrow account prior to the scheduled annual analysis.

 Borrower Date

 Co-Borrower Date

Truth in Lending Disclosure

This statement explains all costs of your loan.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

APPLICABLE PROVISIONS BY
 APPLICABLE PROVISIONS
 CHECK LIST OF APPLICABLE CHECK PROVISIONS

1. You are not required to complete this statement if you are not receiving a loan or if you are not receiving a loan from a lender that is a member of the Federal Reserve System. If you are not receiving a loan from a lender that is a member of the Federal Reserve System, you should complete this statement if you are receiving a loan from a lender that is not a member of the Federal Reserve System.

2. This statement is required to be provided to you before you are required to make any payment on the loan.

3. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

4. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

5. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

6. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

7. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

8. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

9. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

10. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

11. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

12. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

13. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

14. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

15. The amount of your cash will be the amount of your cash plus or minus any other amount that you are required to pay or receive.

1st Payment Letter

This explains a detailed breakdown of payment and when your first payment is due.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

FIRST PAYMENT LETTER

Loan #
MDE

DATE:

LOAN NUMBER:

PROPERTY ADDRESS:

In the event that mortgage insurance is required on the above loan, the undersigned agrees that its successors and assigns ("Mortgagee") may at any time during the mortgage term and in its discretion apply for removal of mortgage guaranty insurance covering the mortgage excepted by the undersigned of even date herewith, pay the premiums due by reason thereof, and require payment in Mortgage by the undersigned of such amount. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust Security Deed Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reverse account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on _____ Based on the preliminary information you are able to the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$ _____
Homeowner's Insurance	\$ _____
Mortgage Insurance	\$ _____
Property Taxes	\$ _____
	\$ _____
Other:	\$ _____
TOTAL PAYMENT:	\$ _____

The undersigned further acknowledges that escrow is paid in reverse and a supply of self-addressed envelopes will be sent to the undersigned and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED

Borrower

Uniform Residential Application

This is the application that you filled out at the beginning of your loan. You are requested to sign it again to confirm that it is accurate.

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Uniform Residential Loan Application
YOUR COUNTY HERE

Read instructions on reverse side of this application. This application is subject to the Uniform Residential Loan Application Act (URLOA) and the Uniform Residential Loan Application Regulations (URLAR) promulgated by the Florida Department of Banking and Finance. This application is subject to the Uniform Residential Loan Application Act (URLOA) and the Uniform Residential Loan Application Regulations (URLAR) promulgated by the Florida Department of Banking and Finance. This application is subject to the Uniform Residential Loan Application Act (URLOA) and the Uniform Residential Loan Application Regulations (URLAR) promulgated by the Florida Department of Banking and Finance.

TYPE OF MORTGAGE AND TERMS OF LOAN

Application for: 1st 2nd Other: _____ Periodic Date Number: _____
 Interest Rate: _____ Type of Interest: Fixed Floating Other: _____
 Loan Amount: \$ 180,000.00 To: \$ 10,490.00 Term: _____ Year: _____
 Property Information and Purpose of Loan

Property Address (Street, City, State & Zip): 6000 BAYSHORE DRIVE MIAMI, FL 33136
 Legal Description of Subject Property (attach description if available): _____
 SEE PRELIMINARY TITLE REPORT

Property Information: New Construction Existing Other: _____
 Construction: New Existing Other: _____
 Property Use: Residential Commercial Other: _____
 Property Condition: Good Fair Poor Other: _____
 Property Age: _____
 Property Features: Pool Garage Other: _____
 Property Improvements: None To be made

Applicant Name: JOHN SAMPLE Name of Spouse: UNMARRIED MAN
 Date of Birth: _____ Date of Spouse Birth: _____
 Social Security Number: _____ Social Security Number of Spouse: _____
 Marital Status: Single Married Divorced Widowed

II. BORROWER INFORMATION (Co-Borrower)

Applicant Name: JOHN SAMPLE Date of Birth: 11-11-1911 Social Security Number: 0000-000-1232
 Address: 6000 BAYSHORE DRIVE MIAMI, FL 33136
 Telephone: (305) 555-1234
 Employment Information: POLICE DEPARTMENT, 300 S. BAYVIEW BLVD STE 2ND MIAMI, FL 33133
 Employer Name: POLICE DEPARTMENT
 Employer Address: 300 S. BAYVIEW BLVD STE 2ND MIAMI, FL 33133
 Employer Telephone: (305) 555-1234
 Employer Type: Police Department
 Applicant's Position: _____
 Applicant's Title: _____
 Applicant's Start Date: _____
 Applicant's End Date: _____
 Applicant's Reason for Leaving: _____
 Applicant's Current Salary: _____
 Applicant's Current Title: _____
 Applicant's Current Address: _____
 Applicant's Current Telephone: _____

APR & Finance Charge Summary

This explains the cost of your loan.

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Additional Information About This Loan

LOAN OFFICER	Paul Bank	INTERNAL ID	
WALSH_UCREDIT ID		WALSH_UCREDIT ID	
LOAN OFFICER	Joe Smith	LOAN OFFICER	
WALSH_UCREDIT ID	12345	WALSH_UCREDIT ID	
EMAIL	joesmith@ficusbank.com	EMAIL	
PHONE	123-456-7890	PHONE	

Comparisons	
Use these amounts to compare this loan with other loans.	
In 5 Years	\$ 56,582 Total you will have paid on principal, interest, mortgage insurance, and loan costs. \$15,773 Prepaid you will have paid off.
Annual Percentage Rate (APR)	4.274% Year costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	69.45% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer the property to another person, we <input type="checkbox"/> will allow, under certain conditions, this loan to assume the loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payments	If your payment is more than 15 days late, we will charge a late fee of 5% of the monthly principal and interest payment.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. We may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this form because you have signed or received this form.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Itemization of Amount Financed

This explains details of the amount financed.

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Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges		E. Taxes and Other Government Fees	
1% of Loan Amount (per 101)	\$3,110	Recording Fees and Other Taxes	\$150
Application Fee	\$350	Taxable Fees	
Processing Fee	\$100		
B. Services Fee Cash Shop Fee		F. Prepaids	
Appraisal Fee	\$300	Homeowner's Insurance Premium (12 months)	\$1,000
Credit Report Fee	\$95	Mortgage Insurance Premium (1 month)	\$1,000
Flood Determination Fee	\$45	Respaid Points (\$3.50 per \$100 for 15 days @ 4.00%)	\$150
Lender's Attorney Fee	\$400	Property Taxes (1 month)	
Tax Status Research Fee	\$50		
C. Services Fee Cash Shop Fee		G. Initial Escrow Payment at Closing	
Pay Inspection Fee	\$125	Mortgage Insurance	per month for mo.
Survey Fee	\$150	Property Taxes	per month for mo.
Title - Curator Fee	\$30		
Title - Lender's Title Policy	\$600		
Title - Settlement Agent Fee	\$125		
Title - Title Search	\$625		
D. TOTAL LOAN COSTS (A + B + C)		H. Other	
	\$1,695	Title - (Owner's Title Policy optional)	\$1,000
Estimated Cash to Close		I. TOTAL OTHER COSTS (E + F + G + H)	
Estimated Cash to Close	\$27,700		\$3,940
Final Closing Costs		J. TOTAL CLOSING COSTS	
Final Closing Costs	\$4,790		\$4,790
Estimated Cash to Close		Calculating Cash to Close	
Estimated Cash to Close	\$27,700	Total Other Costs (F)	\$4,790
Closing Costs Financed (Paid from your Loan Amount)	\$0	Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment (Cash from Borrower)	\$40,000	Down Payment (Cash from Borrower)	\$40,000
Deposit	-\$100,000	Deposit	-\$100,000
Funds for Borrower	\$0	Funds for Borrower	\$0
Settle Costs	\$0	Settle Costs	\$0
Adjustments and Other Credits	\$0	Adjustments and Other Credits	\$0
Estimated Cash to Close	\$27,700	Estimated Cash to Close	\$27,700
Monthly Payment (PITI) Table		Fixed Rate Interest Rate Table	
Annual Only Payment?	YES - for your first 60 payments	Rate + Margin	4.75% + 0%
Optional Payments?	NO	Initial Interest Rate	4%
Step Payments?	NO	Mortgage Insurance Rate	0.25% (1.2%)
Seasonal Payments?	NO	Change Frequency	Beginning of 61st month
Monthly Principal and Interest Payments	\$1,078 - 11,999 (at 6.1% interest)	Subsequent Changes	Every 18th month after last change
First Change Interest	\$1,078 - 11,999 (at 6.1% interest)	Fixed or Interest Rate Changes	
Subsequent Changes	Every 18th month	First Change	2%
Maximum Payment	\$12,000 (starting at 16.00% interest)	Subsequent Changes	2%

Acknowledgement of Receipt

This document says that you acknowledge receiving applicable disclosures.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

ACKNOWLEDGMENT OF RECEIPT OF YOUR HOME LOAN TOOLKIT

Date:

Borrower Name(s):

Property Address:

Broker/Lender:

If we have received a copy of the CFPB's "Your Home Loan Toolkit" within three (3) days of applying for a mortgage loan as required by the Real Estate Settlement Procedures Act (RESPA) and the TILA-RESPA Integrated Disclosures Rule (TRID).

A copy of the "Your Home Loan Toolkit" can also be found at:
http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf

Borrower Signature

Date

Co-Borrower Signature

Date

Attorney Representation Notice

This document explains that the attorney who drew up the documents does not work for you; he or she works for the lender.

Letter of Representation

From: _____ Representative's Name	To: _____ Recipient's Name
_____	_____
_____	_____
Representative's Address	Recipient's Address
_____	_____
City, State, ZIP Code	City, State, ZIP Code
_____	_____
Date	

To Whom It May Concern,

Please be advised that this office represents _____ in the following instance:

Details Related to the Case

I will forward to you details and reports for my client as soon as they become available. We will keep you posted on significant developments.

If you have any questions or concerns in reference to the above-captioned claim, please feel free to contact me.

Sincerely,

Representative's Name

Representative's Signature

Borrower Affidavit

Please review and state if you swear (or affirm) to the truthfulness of the contents of the document. (Notarize)

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

SIGNATURE AFFIDAVIT

TLC Mortgage, Inc.
19555 Brevard Parkway
Orlando, FL 32803
LOAN NUMBER: 02-0955

On this _____ day of _____, _____, before me, the undersigned, a
Notary Public in and for said State, personally appeared:

DAVID BRUCE AND ERICA BRUCE, HUSBAND AND WIFE AS JOINT TENANTS

Knows to me, or proved to me on the basis of satisfactory evidence, to be the person(s) who, after being duly sworn by
me, upon his/her oath, does affirm that he/she is the person who executed a Promissory Note dated
November 5, 20XX in the amount of \$ 375,000.00 and Deed of Trust of the same date
securing property located at:

5355 Hart Street
Orlando, FL 32801

by affixing their signature as indicated below on said statements.

Borrower's Legal Signatures:

DAVID BRUCE Date ERICA BRUCE Date

Date _____
Date _____

Dated:

State of _____)
County of _____)

Subscribed and sworn to (or affirmed) before me on _____ by _____

WITNESS my hand and official seal

- Personally known to me; or
 - Produced identification
- Type of identification produced: _____



Closing Affidavit

Borrower is to review and swear (or affirm) to the truthfulness of the contents of the document. (Notarize)

Certification & Authorization to Release Information

This describes when the lender may have to release information about you, the borrower.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

Borrowers' Certification and Authorization

CERTIFICATION

The Underigned certify the following:

1. I/We have applied for a mortgage loan from _____ to applying for the loan. I/We completed a loan application containing veridical information on the purpose of the loan, the amount and nature of the downpayment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We make no arrangements in the loan application or other documents, nor did I/We send any previous information.
2. I/We understand and agree that _____ reserves the right to change the mortgage loan terms presented in a full documentation program. This may include verifying the information provided on the application with the employer under the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from _____ as part of _____ application process, _____ and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required to consummate with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to _____ and to any investor to which _____ may and my mortgage, city and all information and documentation that they require. Such information includes, but is not limited to, employment history and income, bank, money market and other account balances, credit history, and copies of income tax returns.
3. _____ or any borrower that purchases the mortgage may address this authorization to any party named in the Loan application.
4. A copy of this authorization may be accepted as an original.

 Name _____ Date _____

 Name _____ Date _____

Document Correction Agreement

This says that you will work with the lender to provide any additional information or funds required, if any, to complete the loan package. (Notarize)

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

CORRECTION AGREEMENT AND LIMITED POWER OF ATTORNEY

The undersigned borrower(s) for and in consideration of the approval, closing and funding of their mortgage loan, do hereby grant Primary Title Services, LLC as settlement agent limited power of attorney to correct and initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. This power shall include the ability to sign documentation not present at closing provided said documentation does not exceed the limitations enumerated following. In the event this power of attorney is exercised, the undersigned will be notified and receive a copy of the document exercised or initialed on their behalf.

This Limited Power of Attorney may not be used to alter the terms of the loan, the understanding between lender and borrower or increase cost to the borrower for anything other than mortgage payoff or charges agreed to by the borrower for anything other than mortgage payoff or charges agreed to by the borrower in advance. Any material changes to closing documents MUST BE EXECUTED BY THE BORROWER.

This limited power of attorney is given to Primary Title Services, LLC solely for the purpose of expediting the closing process and avoiding inconvenience to the borrower and does not give Primary Title Services, LLC and Escrow any right of representation on the borrower's behalf. Should the borrower not wish to empower Primary Title Services, LLC to consummate the closing on his/her behalf, the borrower will so indicate by signing the "Not Accepted" blank below and agree to cooperate fully with Primary Title Services, LLC in a timely manner and guarantee to pay any extra expense incurred by Primary Title Services, LLC by reason of the borrower(s) failure to appear in person in a timely manner. Primary Title Services, LLC reserves the right not to disburse funds if borrower fails to do all things necessary to comply with Lender requirements.

Accepted by Borrower(s) _____ Date: _____

Rejected or revoked by Borrower(s) _____ Date: _____

State of Illinois)
) SS
County of Cook)

This instrument was acknowledged before me this _____ day of _____

Notary Public

Error & Omissions/Compliance Agreement

You will work with the lender to provide any additional information requested to complete the loan package.

(Notarize)

ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

LENDER _____
BORROWERS _____
PROPERTY ADDRESS _____
LOAN NO _____

In consideration of the Lender's funding and closing of this loan, the borrower(s) agree(s), if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender, to enable Lender to sell, convey, seek guaranty or market the loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The borrower(s) agree(s) to comply with all above noted requests by the Lender within 30 days from date of mailing of the requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The borrower(s) do hereby so agree in order to assure that this loan documentation executed will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to the loan documentation, and to assure marketable title in the borrower(s).

DATED effective this ____ day of ____, 2001.

(Borrower)

(Borrower)

Limited Power of Attorney/Correction Agreement

This is another document that allows correction of the documents for clerical or scrivener's errors.

(Notarize)

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

CORRECTION AGREEMENT AND LIMITED POWER OF ATTORNEY

The undersigned borrower(s) for and in consideration of the approval, closing and funding of their mortgage loan, do hereby grant Primary Title Services, LLC as settlement agent limited power of attorney to correct and initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. This power shall include the ability to sign documentation not present at closing provided said documentation does not exceed the limitations enumerated following. In the event this power of attorney is exercised, the undersigned will be notified and receive a copy of the document exercised or initialed on their behalf.

This Limited Power of Attorney may not be used to alter the terms of the loan, the understanding between lender and borrower or increase cost to the borrower for anything other than mortgage payoff or charges agreed to by the borrower for anything other than mortgage payoff or charges agreed to by the borrower in advance. Any material changes to closing documents **MUST BE EXECUTED BY THE BORROWER.**

This limited power of attorney is given to Primary Title Services, LLC solely for the purpose of expediting the closing process and avoiding inconvenience to the borrower and does not give Primary Title Services, LLC and Escrow any right of representation on the borrower's behalf. Should the borrower not wish to empower Primary Title Services, LLC to consummate the closing on his/her behalf the borrower will so indicate by signing the "Not Accepted" blank below and agree to cooperate fully with Primary Title Services, LLC in a timely manner and guarantee to pay any extra expense incurred by Primary Title Services, LLC by reason of the borrower(s) failure to appear in person in a timely manner. Primary Title Services, LLC reserves the right not to disburse funds if borrower fails to do all things necessary to comply with Lender requirements.

Accepted by Borrower(s) _____ Date: _____

Rejected or revoked by Borrower(s) _____ Date: _____

State of Illinois)
) SS
County of Cook)

This instrument was acknowledged before me this _____ day of _____

Notary Public

Name Affidavit

This document lists names that you may have been known as. Please sign as stated only by names that you ***have*** been known by. (Notarize)

Note: Signature may or may not be required – varies by state.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

APR 2014

Date: ____ / ____ / ____

Loan # _____

Branch: _____

It is to be noted that any signature is an evidence and typed name (This is a placeholder and EXACTLY as it appears in the Note and Mortgage or Term of Trust)

_____ Typed as (Type name)	_____ Signature
_____ Typed as (Type name)	_____ Signature
_____ Typed as (Type name)	_____ Signature
_____ Typed as (Type name)	_____ Signature

If applicable, complete the following:

Loan documents:

_____ Typed as (Type name)	_____ Signature
_____ Typed as (Type name)	_____ Signature
_____ Typed as (Type name)	_____ Signature
_____ Typed as (Type name)	_____ Signature

and that _____ is one and the same person.

Executed and given (affixed) before me _____ this _____ day _____ 20____.

Notice of Assign, Sale or Transfer of Servicing Rights

You understand that this loan may be sold or assigned to a loan servicer.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

Notice of Assignment, Sale, or Transfer of Servicing Rights, Mortgage Loans

Lender Borrower
 Borrower Borrower
 New Servicer Closing Date

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from to effective .

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any terms or conditions of the mortgage instrument, other than terms directly related to the servicing of your loan. Except in unusual circumstances, the law requires that your lender send you this notice at least 15 days before the effective date of transfer, or at closing. You are advised that you need you this notice at least 15 days after the effective date, or at closing. In this case, all necessary information is contained in this notice.

Your lender is

If you have any questions relating to the transfer of servicing from your lender and between and on Monday through Friday. This is a

() call for number

() fax number

Your new servicer and its telephone address are

The old fax number of your servicer is ()

If you have any questions relating to the transfer of servicing to your new servicer call

Customer Service between A.M. and P.M. Monday through Friday.

This does not mean that you must stop making payments from you to until it receives the notice or after that date to your new servicer.

You should also be aware of the following information, which is set out in more detail in **Section 4 of this Short Notice** and **Section 4 of the Short Notice** and **Section 4 of the Short Notice**.

During the 90-day period following the effective date of the transfer of the loan, you may be required to make a payment received by your old servicer before the due date may not be treated by the new servicer as late, and a late fee may not be charged on you.

Notice of No Oral Agreements

This says that there are no oral agreements between parties that are not documented in the loan.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

33. **APPLICABLE LAW; SAVINGS CLAUSE.** This Agreement shall be governed by and interpreted under the laws of the United States and, to the extent not preempted, the laws of the State of New Mexico ("Applicable Law"). If any one or more of the provisions of this Agreement should, for any reason be held to be invalid, illegal or unenforceable in any respect, the remaining provisions shall not be affected thereby, but shall be construed to achieve as nearly as possible the intended result as though the invalid, illegal or unenforceable provision had not been included.

34. **MISCELLANEOUS.** Whenever the context requires or permits, the singular shall include the plural and the plural shall include the singular. The headings of each Section are for convenience only do not limit or amend any of the provisions of this Agreement.

35. **TRANSFER OR ASSIGNMENT.** You may not assign this Agreement and any attempt to do so will be void. The terms of this Agreement shall be binding upon your heirs, personal representatives, and successors and inure to the benefit of and shall be binding upon our successors and assigns. We may sell or assign your Account and this Agreement, in whole or in part, to another lender or creditor, entity, or person, and to assign our rights under the Security Instrument, all without prior notice or approval from you, except as required by Applicable Law. Upon any such sale or transfer, we will have no further obligation to provide you with Advances or to perform any other obligation under this Agreement.

36. **WAIVERS.** Each of you waives the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require us to demand payment of amounts due. "Notice of Dishonor" means the right to require us to give notice to other persons that amounts due have not been paid. Our failure at any time to require strict performance by you of any provision of this Agreement or the Security Instrument shall not alter our right to demand strict compliance with the terms of this Agreement or the Security Instrument thereafter.

37. **BILLING RIGHTS NOTICE.** You acknowledge that you have received and read the Fair Credit Billing Act Notice entitled "Your Billing Rights" attached to this Agreement.

38. **Credit Reporting Inaccuracy.** If you believe we have reported to a consumer reporting agency any inaccurate information about your Account, written notice describing the specific inaccuracy should

39. **FINAL AGREEMENT.** This Agreement represents the final agreement between you and us and may not be contradicted by evidence of prior contemporaneous or subsequent oral agreements. You acknowledge and agree that there are no unwritten oral agreements between you and us.

NOTICE OF FINAL AGREEMENT

By signing this home equity line of credit agreement and disclosure, each Borrower represents and agrees that: (a) this written agreement represents the final agreement between the Borrower and Bank of the West; (b) there are no unwritten oral agreements between the Borrower and Bank of the West; and (c) this written agreement may not be contradicted by evidence of any prior, contemporaneous, or subsequent oral agreements or understandings between the Borrower and Bank of the West.

Collateral Protection Insurance Notice

You understand that you must keep the property insured.

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

NEW JERSEY COLLATERAL PROTECTION INSURANCE NOTICE

WARNING

UNLESS YOU PROVIDE US WITH EVIDENCE OF THE INSURANCE COVERAGE AS REQUIRED BY OUR CREDIT AGREEMENT, WE MAY PURCHASE INSURANCE AT YOUR EXPENSE TO PROTECT OUR INTEREST. THIS INSURANCE MAY, BUT NEED NOT, ALSO PROTECT YOUR INTEREST. IF THE COLLATERAL BECOMES DAMAGED, THE COVERAGE WE PURCHASE MAY NOT PAY ANY CLAIM YOU MAKE OR ANY CLAIM MADE AGAINST YOU. YOU MAY LATER CANCEL THIS COVERAGE BY PROVIDING EVIDENCE THAT YOU HAVE OBTAINED PROPER COVERAGE ELSEWHERE.

YOU ARE RESPONSIBLE FOR THE COST OF ANY INSURANCE PURCHASED BY US. THE COST OF THIS INSURANCE MAY BE ADDED TO YOUR UNPAID BALANCE. IF THE COST IS ADDED TO THE UNPAID BALANCE, THE ANNUAL PERCENTAGE RATE IN THE UNDERLYING CREDIT AGREEMENT WILL APPLY TO THIS ADDED AMOUNT. THE EFFECTIVE DATE OF COVERAGE MAY BE THE DATE YOUR PRIOR COVERAGE LAPSED OR THE DATE YOU FAILED TO PROVIDE PROOF OF COVERAGE.

THE COVERAGE WE PURCHASE MAY BE CONSIDERED "MAY BE" SUBJECT TO THE MANDATORY LIABILITY INSURANCE LAWS

IN NEW JERSEY. A COPY OF THIS WARNING

3 _____
By: _____ Date: _____

4 _____
By: _____ Date: _____

4506-T Cover Sheet & Form 4506

You agree that the lender may collect a copy of our tax return from the IRS.

**USA PATRIOT Act - Uniting and Strengthening America
by Providing Appropriate Tools Required to Intercept and
Obstruct Terrorism**

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

**PATRIOT ACT - CUSTOMER IDENTIFICATION PROGRAM (C.I.P.)
BORROWER NOTIFICATION AND IDENTIFICATION FORM**

BORROWER'S IDENTIFICATION FORM

By completing this form, you are certifying that you are the person named in the loan documents and you are providing the information requested. You are also certifying that you are not a minor, are not a person who is under a conservatorship, and are not a person who is under a protective order. If you are a minor, you must be accompanied by a parent or guardian. If you are a person who is under a conservatorship, you must be accompanied by the conservator. If you are a person who is under a protective order, you must be accompanied by the person named in the order.

Section 1

Borrower's Name: _____ Title: _____
 Borrower's Current Mailing Address: _____
 City, State, ZIP Code: _____

Section 2

Lender to complete the following questions based on information provided in Section 1 and 2. If you are a "Special Identification" (S.I.) loan, the questions are not applicable.

Primary Events

DOCUMENT	STATE OF ISSUANCE	DATE OF ISSUE	IDENTIFICATION NUMBER	DATE OF ISSUANCE	DATE OF EXPIRATION
Driver License					
Tax ID Card					
Passport					
Alien Registration Card					
Military ID Card					N/A

Necessary Forms

DOCUMENT	NAME OF ISSUER (Bank, SA, Tax Office, Employer)	IDENTIFICATION NUMBER	DATE OF ISSUANCE	DATE OF EXPIRATION
Social Security Card				SSN
Birth Certificate				SSN
Recent Federal Tax Returns				SSN
State Return 2011				SSN
State Return Previous Year				SSN
State Return Previous 2 Years				SSN
State Return 2011				SSN
State Return Previous Year				SSN
State Return Previous 2 Years				SSN
Government Issued ID				SSN
Recent Driver License				SSN
State Return Previous 2 Years				SSN
Recent Driver License				SSN
Alien Registration Card				SSN
Organizational Membership Card				SSN

Lender to complete Section 2, acknowledging that they have carefully reviewed and accurately recorded all of the information requested herein. Borrower to bring to loan necessary documents to complete the C.I.P. process.

Lender Signature: _____ Title: _____
 Printed Name: _____ Date: _____

CIP - Form 1002

Signature Affidavit

This document lists names that have been know as.
Please sign as stated by names that you have been know
by. Do not sign by names that do not apply to you.
(Notarize)

Marital Status Affidavit

This document requests that you swear to information about your marital history. (Notarize)

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

Single Status Affidavit

I, _____ (full name), an American
Citizen who is the bearer of Passport No. _____, born
in _____ on _____, hereby
swear under oath that I have never been married; or was married
previously to U.S. Citizen/Non-U.S. Citizen _____
and that marriage ended on _____ by death; or
by divorce, and I further swear that I am now single and otherwise legally
free to marry.

I intend to marry _____, who is resident in
_____.

Affiant Signature

Notary Jurat or Acknowledgment wording goes below.

Have a question? Call:
International Apostille Services, Inc.
1-888-810-4054 ext. 1

Refinance Affidavit

In this document, you confirm information about the property related to your loan. (Notarize)

Survey Affidavit

This document relates to facts about your current property survey. (Notarize)



STATE OF MARYLAND
REVENUE

Certified Survey Affidavit

I, the undersigned, being duly sworn, depose and say that the following is a true and correct copy of the original as the same appears to me, and I am a duly qualified and sworn Surveyor and have the knowledge and authority to attest that the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot) and the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot).

1. The case of a location outside the corporate boundary, include the following:
I, the undersigned, being duly sworn, depose and say that the following is a true and correct copy of the original as the same appears to me, and I am a duly qualified and sworn Surveyor and have the knowledge and authority to attest that the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot) and the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot).

2. The case of a location inside the corporate boundary, include the following:
I, the undersigned, being duly sworn, depose and say that the following is a true and correct copy of the original as the same appears to me, and I am a duly qualified and sworn Surveyor and have the knowledge and authority to attest that the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot) and the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot).

3. Location of Premises (check one):
 Within the incorporated boundaries of _____ (Name of City)
 Less than five miles from the nearest corporate boundary of _____ (Name of City)
 More than five miles from any incorporated city within _____ (Name of County)

4. The premises is outside an incorporated city, please provide the exact distance (in hundredths of a mile) from the nearest corporate boundary to the nearest entrance of the premises.

5. I, the undersigned, being duly sworn, depose and say that the following is a true and correct copy of the original as the same appears to me, and I am a duly qualified and sworn Surveyor and have the knowledge and authority to attest that the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot) and the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot).

Signature _____ Title _____
Corporate License or Registration Number _____
I, the undersigned, being duly sworn, depose and say that the following is a true and correct copy of the original as the same appears to me, and I am a duly qualified and sworn Surveyor and have the knowledge and authority to attest that the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot) and the distance measurements by radial survey shown on the attached plat are correct and true to the nearest centimeter (1/100th of a foot).

Notary Seal
Personally appeared _____
before me a Notary Public for the State of _____
My Commission Expires _____
Month, Day and Fourth Digit of Year _____

Affidavit of Debts and Liens

This document makes statements about the liens that you may have on the property that relate to your loan. (Notarize)

LOAN DOCUMENTS CHEAT SHEETS: DESCRIPTIONS OF LOAN DOCUMENTS WITH IMAGES!

TDS Form 6102
AFFIDAVIT AS TO DEBTS AND LIENS AND PARTIES IN POSSESSION
(EXITTY OWNER/SELLER)

ec. I declare The Agency File Number _____
 Commitment The Title Commitment I issued in the above File Number _____
 Lender Name _____
 Owner _____
 Precinct _____
 County _____

THE STATE OF _____
 COUNTY OF _____

I declare that I understand fully, on the day personally signed _____ (Affiant),
 personally known to me to be the person whose name is subscribed hereto, and after being duly sworn, upon his
 oath declared and says to Me: I declare To the Agency and to the Lender that the following:

1. "My name is _____ and I am the _____ of _____
2. _____ (Owner) is the owner of the Property.
3. "Affiant is duly authorized by the Owner to make this affidavit.
4. "To the best knowledge and belief of Affiant:
 - a. The charges for all labor and materials that may have been furnished to the property or to the improvements thereon have been fully paid.
 - b. All contracts for the furnishing of labor or materials to the property or for improvements thereon have been completed and fully paid.
 - c. There are no security agreements or leases affecting any goods or chattels that have become attached, or that will at any later date become attached, to the property or improvements thereon as fixtures that have not been fully performed and satisfied, which are not shown on the Commitment.
 - d. There are no liens of any kind on the property, which are not shown on the Commitment.
 - e. There are no licenses that show a special commission agreement with Owner under which a commission is claimed or earned and has not been paid.
5. "Affiant has no knowledge of a notice of change of use nor has Owner received a notice of change of use by the appraised district.
6. "The property is currently being used for the following purposes, and to the best knowledge and belief of Affiant, the improvements, if any, and each use do not violate any restrictive covenants affecting the property: _____
7. "There are no proceedings involving Owner, or notice to Owner of any proceedings, by any agency or authority public or private, that exists, pending or threatened, which may result in taxes or assessments affecting the property and which are not shown on the Commitment.
8. "There are no Judgments, Federal Tax Liens, or State Tax Liens Against Owner and/or the property. Owner is not indebted to the State of Texas to any parties or agents pursuant to a title order of the Texas Workforce Commission; and neither Owner nor the Property is subject to a claim under the Medicaid Estate Recovery Program.
9. "I (I) All real and personal property taxes (if any), all "net" type business taxes (if any, including but not limited to hotel use and occupancy taxes), and all association membership type taxes or

Homestead Affidavit

This says that you state this is your primary place or residence. (Notarize)

ABOUT THE AUTHOR

ESA Notary Academy is a national notary training program that teaches notaries how to set up and maintain a successful notary signing agent business.

We teach you how easy it is to start a notary business, and what supplies are needed and the best ways to get clients and make money!

Our content, documents or forms are samples only and may not match those used in your area exactly.

ALWAYS consult your State's Notary Handbook to ensure that you are in compliance with the notary laws required by your Secretary of State.

Register for our notary training program at www.esanotary.thinkific.com today.