



The Loan Officer Guide, Vol. I (Second Edition)

Fredrick R. Williams

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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: 1)pre-qualify the borrower; 2)take a complete loan application; 3)read, analyze, and understand credit reports; 4)collect and analyze the appropriate, supporting documentation; and 5)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 chapter correlate to the actual flow of a loan file from pre-qualification to closing. The author's intent is to offer a guide that is the essential resource within the mortgage industry for loan officers and loan processors.

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