



225 PICTORIA DRIVE, SUITE 200
CINCINNATI, OHIO 45246
TEL: 513-671-9600
FAX: 513-346-2888

Our objective is to work with you to provide outstanding service to your clients and their realtors. Through this service, we all benefit by referrals and recommendations. To this end, we provide the following information that can assist all of us in the loan process.

REFINANCE INFORMATION

-Ohio is a Dower state, which means that if the borrower is married and the spouse is not on the loan, the spouse will need to subordinate their interest by signing the mortgage and any riders attached, the Federal Truth-in-Lending, and the Notice of Right to Cancel. (Keep this in mind on divorce situations when the divorce is not yet final.)

-Provide first page of loan application

-Provide written authorization

-Obtain account numbers from your clients (what's on the credit report is not always accurate)

-Find out name and phone number of insurance agent

-Provide prior HUD-1 for reissue rate (Our underwriter requires that we have a copy in our file.)

-If subordinating a second mortgage, make sure of the loan amount to be specified on the subordination. The amount needs to match or be less than the final loan amount.

PURCHASE INFORMATION

Ohio is a Dower state, which means that if the purchaser is married and the spouse is not on the loan, the spouse will need to subordinate their interest in the property by signing on the mortgage and any riders attached to the mortgage. (Keep this in mind on divorce situations when the divorce is not yet final.)

-Provide copy of purchase contract

-Provide first page of loan application

-Provide names of realtors

HELPFUL INFORMATION

Butler County-

Website: www.butlercountyohio.org

Treasurer: 887-3181

Clermont County-

Website: www.clermontauditor.org

Treasurer: 732-7254

Hamilton County-

Website: www.hamiltoncountyauditor.org

Treasurer: 946-4800

Warren County-

Website: www.co.warren.oh.us

Treasurer: 513-925-1300