

mortgagor versus mortgagee

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Does a Florida mortgage require a witness signature for each mortgagor ...

In the State of Florida, mortgages do not, as a matter of law, require witnesses at all. However, as a practical matter, and as a matter of good practice as well, most mortgage forms are designed to have two attesting witnesses, one of which can be the same individual who signs as a notary public for the acknowledgment of the mortgagor's signature. Therefore, a mortgage lacking a second ...

What are mortgagor recoverable advances that has been added to my ...

What are mortgagor recoverable advances that has been added to my mortgage statement? I filed chapter 7 and it has been dismissed. I did not sign the reaffirmation agreement on my home but my payments continue to be timely. Each month the mortgage company posts them late. It requires me calling in and asking them to post the funds to my account.

If a mortgage and a note was recorded with the wrong legal name can the ...

Had you done a proper search, despite whatever name was stated as the mortgagor or mortgagee, you would have found that there was a superior mortgage on the property.

Upon my father's death can I just keep making payments on the house or ...

I too am unaware of a "due on death" clause that would require the mortgage to be paid upon the death of the owner and sole mortgagor. However loan documents almost always contain a "due on transfer" clause, so that when you transfer the home from your father's estate to yourself, the bank could accelerate the note and force you to pay the ...

Does my private lender mortgagor have to provide me with a 1098 each ...

Does my private lender mortgagor have to provide me with a 1098 each year itemising the interest I have paid him? The mortgage is registered in Orange County FL. Thank you.

What happens if a Second Mortgage forecloses on a home

but also lists ...

I like all of the answers to this question so far, but there is one thought I have not seen presented. If the second mortgage holder alleges in its complaint that it has priority over the first and the first does nothing, a judgement is entered and there is no timely appeal, the first mortgage holder has a problem. This is a very unlikely scenario but stranger things have happened. Barring ...

Please explain: "Plaintiff waives any and all rights to a personal ...

Please explain: "Plaintiff waives any and all rights to a personal judgement for a deficiency against the mortgagor.....

Mortgagor warrants title - Legal Answers - Avvo.com

Mortgagor warrants title The person who has the mortgage (the borrower or mortgagee) warrants = guarantees that the property has good clear title. This mean others cannot claim ownership and there are no judgments, liens of record against either the property or the person who owns it. One of the legal responsibilities of an attorney at a real estate closing is to ensure that good title passes ...

Assignment of mortgage not recorded - Legal Answers

Assignment of mortgage not recorded "Finding" a supposedly "lost" note is extremely common, and it's the biggest pitfall of the "produce the note" defense handled by a on-lawyer. Now, it sounds like you've done some reading, and you've spotted some issues with the assignment, but really aren't sure how to handle it. Assignment fraud is common enough that you are right to be worried about it ...

Can a lender/Mortgagee charge interest on funds not disbursed to the ...

Can a lender/Mortgagee charge interest on funds not disbursed to the Mortgagor/borrower? My wife and I got a construction loan which pays by draw request for work performed. Our loan closed in the same manner any conventional loan closes but due to an accident, the work did not start right away.