I'm not robot

reCAPTCHA

Continue

I'm not robot

reCAPTCHA

Continue

Can you compare two pdf documents

Photo Courtesy: kate_sept2004/Getty Images If you've already started looking around for a new house to purchase, you might've noticed that competition for homes can be fierce. That's especially true if you're house-hunting in a seller's market where it can feel like homes barely make it up for sale before intrepid buyers make offers and get those desirable properties under contract. If your home search is taking place in one of these in-demand markets — and even if it's not — you want to increase your chances of being able to act quickly and make an offer on a property you love. While it isn't a requirement to do so, getting a mortgage preapproval can strengthen your offer and streamline the process of purchasing your new home. To help you sort through the process, we've rounded up the basics about preapprovals, including the various documentation you'll need to provide to a lender for them to get the details they need about your financial situation and efficiently process your application. From income statements to alimony payments and retirement income, learn more about what you need in order to prepare for a mortgage preapproval. Although you might've heard both used interchangeably, a preapproval letter from a lender is different than a pre-qualification. Getting a preapproval is a much more thorough process that involves filling out a mortgage application, among other things. According to Bank of America, a preapproval is "an offer (but not a commitment) to lend you a specific amount" of money, so it lets you know exactly how much you can borrow and put towards the purchase of a home. Photo Courtesy: Westend61/Getty Images A preapproval is a much stronger piece of paper. The primary goal in getting one is to be able to demonstrate to potential sellers that your finances back up your offer and that you're a secure choice as a buyer. While you can get preapproved for a mortgage online, a preapproval letter comes from a lender who's taken the time to examine key details of your financial situation, effectively vetting you. Mortgage preapprovals show the seller that your income, your employment and your assets have all been verified. If the seller considers your offer, they'll potentially feel more comfortable knowing that you've demonstrated an ability to afford the home. If the seller receives multiple offers, their real estate agent will likely follow up by asking who's preapproved — a factor that can help the seller choose the strongest buyer. During the preapproval process, your lender will ask you for several documents and pieces of information. These documents should be relatively easy to access, and you might even be able to download some of them online. The preapproval process is smoother when you have these documents prepared beforehand so that, when the lender needs to check them, you won't have to go on a time-consuming search or risk forgetting something because you're hurrying. Your lender will typically begin with a few basic questions about your identity and financial situation. First, the lender will need your Social Security number to verify your identity and run a credit check on you. They'll also want to know about your employment and will ask if you're retired, a W-2 salaried or hourly employee, or a self-employed or freelance worker who receives 1099 forms for tax purposes. This helps them determine which documents they need to collect from you and how they'll verify your income. Photo Courtesy: seksan Mongkhonkhamsao/Getty Images Lenders want to know how you receive the money that you'll be using to make the payments on your mortgage, so they'll typically want to see your state and federal tax returns from the two previous years. To verify your income, you'll need to provide W-2 forms, two recent pay stubs and documentation of bonuses. They may also ask for end-of-year tax statements. If you're self-employed, a freelance worker or an independent contractor, there are a few additional requirements because you won't have W-2 forms or pay stubs from an employer even though you'll still be able to provide tax returns. You'll typically need to show a current profit and loss statement as well as two years' worth of income records. This can include 1099 forms you received or additional income statements you used when you filed your taxes. If you're receiving Social Security, retirement pension, alimony or child support payments, provide records of this income, too. If you have any real estate income that qualifies, such as income you earn from a rental, you'll also need to provide this documentation. Give your lender a copy of the lease, proof of payments and the address so that they can determine the current market value of the property. The rent you receive should count as income as long as you've been receiving it for at least a year. In addition to your income, you'll also need to verify your assets. To start, you'll want to provide a copy of two months' worth of bank statements — or more, depending on what your lender asks for. It's important to do this for each of your bank accounts. For example, if you have a savings and checking account at one bank, a savings account at another bank and a savings account at a third bank, you should provide the lender with statements for each account. Photo Courtesy: Morsa Images/Getty Images Depending on the other assets you have, you'll also need two months of retirement statements for IRA accounts, investment accounts and certificates of deposit. This involves compiling information about stocks, bonds and 401(k) statements showing your vested account balances. Make sure to include all pages on the statements, even if they're blank. To get the most accurate picture of your financial situation, your lender will also need to look at all of the debts you currently carry so they can determine your debt-to-income ratio. Try to include as much detail as possible; provide information about any student loans you may have, additional mortgages, credit cards debt and even car loans. Your credit report may also contain much of this information, including balances and current standings for various accounts that get reported to the credit bureaus. Photo Courtesy: Tim Robberts/Getty Images A home you own is also considered debt. If your current home is under contract or on the market, you may be preapproved with a contingency. This means the lender will preapprove you for a new mortgage, pending the sale of your current home. When you're looking into your debt, you may want to take some time to test out an online mortgage pre-approval calculator. These help you get an idea of what you'll qualify for so you can make sure the monthly payments fit within your budget and are affordable overall. Depending on the lender you're working with, you may be required to submit other important documentation. First, if you're renting an apartment, you may need to show your payment history for the past two years. You may also need to provide your landlord's contact details and your apartment information to the lender. Photo Courtesy: MoMo Productions/Getty Images If you've recently gotten divorced, the lender may ask for a copy of your divorce decree. You'll also need to show any alimony or child support payments you make. If you're receiving gifted money to cover a portion of your down payment, the lender may require that you back it up with a written letter or copy of the check so that your lender can verify the source of the gift. If you're retired, a veteran, applying for a USDA loan or a first-time homebuyer, you'll also want to discuss this with your lender. There are several different loan options available and your preapproval process may be smoother if you determine this ahead of time. In addition to your documentation, your lender will also need to know how much you'll be paying as a down payment. Your down payment helps determine your loan amount, along with the type of loan you qualify for. You may qualify for a first-time homebuyer program, an FHA loan or a jumbo loan, depending on your situation. Photo Courtesy: Roberto Westbrook/Getty Images Your down payment also determines the amount you qualify for and your interest rate on the loan. This information appears on your offer letter when you make an offer on a property. An offer with a 20% down payment and a preapproval letter is much stronger than one with no preapproval and a 5% down payment. To qualify for a mortgage, there are a few easy tips to follow and steps to take ahead of time. First, start by making a budget so you have an idea of what you can afford — and what you can cut down on to free up some extra money to put toward your down payment. Next, obtain a free copy of your credit reports here. From these, you'll learn what your score is and can see if there are any errors to clear up or areas to work on. Photo Courtesy: RicardoImagen/Getty Images Try and save as much as possible to pay down your debts and contribute more money toward your down payment. The lower your debt-to-income ratio is, the better. If you have a larger down payment or cash reserve, this can boost your chances of qualifying for more favorable loan terms. The more you do before you apply, the smoother the process will be. Use of Animals in Research - VHA Handbook 1200.07 (418 KB, PDF) Forms for Semiannual Evaluations of the Institutional Care and Use Program and Facilities Each row in the table below shows a version of the set of forms used for reporting on the Semiannual Evaluations performed by VA IACUCs. Please be sure to use the current version of the forms for each Semiannual Evaluation; for each report, complete all four of the documents, which are available via the links in first row of the table. 2/28/2013 2/28/2013 2/28/2013 2/28/2013 VA Semiannual Evaluation of the Institutional Animal Care and Use Program and Facilities Part 1 – Checklist (Section A) Part 1 – Checklist (Section B) Part 2 – Table of Deficiencies and Departures Part 3 – Post-Review Documentation Minor update with clarifications and corrections Current version now required 5/10/2012 5/10/2012 5/10/2012 VA Semiannual Evaluation of the Institutional Animal Care and Use Program and Facilities Part 1 – Checklist (Sections A and B) Part 2 – Table of Deficiencies and Departures Part 3 – Post-Review Documentation Major update to incorporate the provisions of the 8th edition of the Guide and document "departures" May be used for evaluations completed before 9/30/2013 April 2011 April 2011 April 2011 VA IACUC Semi-Annual Self-Review Forms Form 1. Checklist (Parts A and B) Form 2. Table of Program and Facility Deficiencies Form 3. Post-Review Documentation Includes new features in response to review of VA animal programs by OIG (e.g., table of work orders) No longer in use, as of 11/30/2012 February 2011 February 2011 February 2011 VA IACUC Semi-Annual Self-Review Forms Form 1. Checklist (Parts A and B) Form 2. Table of Program and Facilities Deficiencies Form 3. Post-Review Documentation Interim update No longer in use, as of 10/31/2011 October 2005 October 2005 October 2004 VA IACUC Semi-Annual Self-Review Forms Form 1. Checklist (Parts A and B) Form 2. Table of Program and Facilities Deficiencies Form 3. Post-Review Documentation No longer in use, as of 8/31/2011 top Animal Component of Research Protocol Each row in the table below shows a version of the ACORP used for documenting protocols for review by the IACUC. Please be sure to use the current version for any work that will be reviewed by the IACUC for submission in support of an application for VA funding. For each protocol, complete the Main Body and all applicable Appendices; the forms and instructions are available via the links in the first row of the table. 4 Animal Component of Research Protocol (ACORP)   Main Body   (ACORP Instructions) Appendix 1 – Additional Local Information   (ACORP App. 1 Instructions) Appendix 2 – Antibody Production   (ACORP App. 2 Instructions) Appendix 3 – Biosafety   (ACORP App. 3 Instructions) Appendix 4 -- Ante-mortem Specimen Collection   (ACORP App. 4 Instructions) Appendix 5 – Surgery   (ACORP App. 5 Instructions) Appendix 6 – Special Husbandry and Procedures   (ACORP App. 6 Instructions) Appendix 7 – Use of Patient Care Equipment or Areas for Animal Studies   (ACORP App. 7 Instructions) Appendix 8 – Use of Explosive Agent(s) within the VMU or in Animals   (ACORP App. 8 Instructions) Appendix 9 – Departures from "Must" and "Should" Standards in the Guide   (ACORP App. 9 Instructions) Major update from Version 3 Separate expanded instructions – with references and examples Current version (originally released 1/26/13, updated to correct broken links 1/15/21) now required for any protocol submitted to the IACUC for initial or triennial review. 3 Animal Component of Research Protocol (ACORP) Appendix 1 – Use of a Non-VA Facility to House Animals Purchased with VA or VA Research and Education Corporation Funds Appendix 2 – Antibody Production Appendix 3 – Test Substances Appendix 4 – Antemortem Specimen Collection Appendix 5 – Surgery Appendix 6 – Special Husbandry and Procedures Appendix 7 – Request to Use Patient Care Procedural Areas for Animal Studies Appendix 8 – Request to Use of Explosive Agent in the Animal Facility or in Animals Appendix 9 – Additional Local Information Major update from version 2/2a May be used for protocols submitted to the IACUC before 2/1/14 2a No longer in use, as of 1/1/2005 2 No longer in use, as of 1/1/2005 Contracting Documents for Purchases of Laboratory Animal Feed and Bedding To purchase common feed and/or bedding products from Harlan/Teklad, Purina LabDiet, Bio-Serve, or Dyets, Incorporated (for The Andersons, NEPCO, PJ Murphy, Shepherd Specialty Papers, Biofresh, and Ancare products), please read the "Cover Letter" file. The cover letter describes the use of the other documents listed below, and provides contacts to receive help when using them. top Questions about the R&D website? Email the Web Team. Any health information on this website is strictly for informational purposes and is not intended as medical advice. It should not be used to diagnose or treat any condition. The OpenDocManager open source tool can help your small business get its documentation into a form that is easy to use and to manage. For many companies, storing documentation on a shared drive is enough. But what if you need a system for check-out/check-in, easy search, departments, and user control? You can go with a full-blown content management system, or you can focus your energy on a single-minded document management system such as OpenDocMan. This free document management system offers these features: Add any file type to the system Upload directly from your browser Metadata fields for each file Departments/categories Check-out/check-in Revision history Documents stored physically on the server File expiration Custom document properties Automated document review process Automated file expiration process Approve or reject a new or changed document E-mail notification Quick search by author, department, or category Full search by metadata, author, department, category, file name, comments, etc. Requirements A LAMP (Linux Apach MySQL PHP) or a WAMP (Windows Apache MySQL PHP) server will do just fine. In this post, I will be installing on a Ubuntu-based LAMP server. If you install on a WAMP server, you would have to make slight adjustments to the process. Preparing for installation With a LAMP server up and running, you need to take care of several tasks prior to installation. 1. Create a database, which you can do with your normal tool (I prefer MySQL Workbench). You will be asked to name the database in the installation process, so be sure to remember the name you give it. 2. Create a data directory outside of the OpenDocManager install directory. For my installation, I created the directory dataDIR in /var/www/ with the command sudo mkdir /var/www/dataDIR. 3. Give the newly created directory write permissions with the command sudo chmod -R ugo+w /var/www/dataDIR. Installing OpenDocMan The first step is to download the latest, stable release from the OpenDocMan download page (in either .zip or .gz format). After the file downloads, move it into the document root of your web server. You must unpack the archive file by using a command like sudo tar xvzf opendocman-XXX.tar.gz (XXX is the release number). This will create a new directory called opendocman-XXX (XXX is the release number). I prefer to rename that directory for the sake of simplicity. To do that, issue the command sudo mv opendocman-XXX opendocman (XXX is the release number). In order to smooth out the installation process, you need to make sure the opendocman folder belongs to the user associated with the web server. For example, if your web server user is apache, you'd want to give ownership of that folder with a command like sudo chown -R apache.apache opendocman. This command should give the installation the right permissions to proceed. Now, open a web browser and point it to (ADDRESS_TO_SERVER is the address to the machine hosting OpenDocManager). This will start the web-based installer. Since this is a new installation, you will be prompted to click the Create A Configuration File button (Figure A). If you get an error after clicking the button, you need to manually give write permissions to the contents of the opendocman folder. Figure A Click the image to enlarge. The next screen will ask you for the database information (Figure B); all of the information requested in this screen is self-explanatory. (If you haven't already created the database, you need to do that first.) Remember to enter everything carefully and that the data directory is the new directory you created outside of the OpenDocManager root directory. Also, be sure to make note of the password you give the admin user (i.e., the only available user upon completion of the installation) because you'll need that to log in. After you enter this information, click the Next button. If you install on a WAMP server, you would have to make slight adjustments to the process. In the templates_c directory, issue the command sudo chmod -R ugo+w /var/www/opendocman/templates_c. Figure B Click the image to enlarge. Click the Run The Installer button for the installation to complete. After you click the Click Here link that appears, you will go to a login page. Log in with the user admin and the password you created during installation. Congratulations! You have a working installation of OpenDocManager. Post installation You need to go back to the terminal window and issue the command sudo rm -rf /var/www/opendocman/install. Then you should go to the admin panel (Figure C) and start adding departments, categories, users, etc. From this point, the system is incredibly easy to use. Your users will be adding docs, checking docs in and out, and more. Figure C Click the image to enlarge. Be in the know about smart cities, AI, Internet of Things, VR, AR, robotics, drones, autonomous driving, and more of the coolest tech innovations. Delivered Wednesdays and Fridays Sign up today