



CONFIDENTIAL FINANCIAL OVERVIEW

Loan Officer: _____

(Please fax back prior to appointment)

	Borrower	Co-Borrower
Full Name:		
Home Address:		
City:		
State, Zip:		
Home Phone:	()	()
Email:		
Date of Birth:	/ /	/ /
Social Security #:		
Employer:		
Position/Title:		
Yrs. on job/Yrs. in field:		
Work Phone:	()	()
Gross Annual Income:	\$_____ Base \$_____ Bonus \$_____ Comm./OT	\$_____ Base \$_____ Bonus \$_____ Comm./OT
Notes & Details:		
Purchase Price (estimate if pre-approved): \$_____	ASSETS	BALANCE/VALUE
Market value if refinancing \$_____		
Desired Mortgage Amount \$_____	Total Bank Accts.:	\$
Desired mo. payment (incl. taxes & insurance, or common charge if condo): \$_____	Stocks/Mutual Funds:	\$
Who should I thank for putting us in touch? _____	401K/IRA:	\$
Current Realtor/Firm/Phone #: _____	Gift:	\$
Any Judgments, Lawsuits, Bankruptcies (last 10 years), foreclosures (last 7 years)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: _____	Residential Real Estate:	\$
Are Borrowers U.S. Citizens? <input type="checkbox"/> Yes <input type="checkbox"/> No	Other assets:	\$
If No: Permanent Resident _____ Visa (type)_____ Expiry_____		
Is either Borrower self-employed, owns 25% or more of a corporation or partnership? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain: _____		
Permission to obtain a Credit Report <input type="checkbox"/> Yes <input type="checkbox"/> No Signature/Date_____		



MORTGAGE PLANNING QUESTIONNAIRE

Loan Officer: _____

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1.	What is your best estimate for how long you might keep this loan, or own/live in this home? <input type="checkbox"/> 1-3 years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 7-10 years <input type="checkbox"/> 10-15+ years
2.	Do you currently have any plans for a major purchase in the next 12 months including a car, college, home improvements or rental properties? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, for what & how much money do you expect to need? _____ \$ _____
3.	Of the following financial goals, which would you say is a top priority currently? (select all that apply) <input type="checkbox"/> Improve monthly cash flow <input type="checkbox"/> Live comfortably on one income <input type="checkbox"/> Maximize investment contributions <input type="checkbox"/> Maximize education savings <input type="checkbox"/> Create a 6-12 month cash reserve account <input type="checkbox"/> Create a comprehensive financial plan <input type="checkbox"/> Other: _____
4.	Which of the following is most important regarding your mortgage financing? (select all that apply) <input type="checkbox"/> Determine maximum purchase price and loan amount I can qualify for <input type="checkbox"/> Determine purchase price and loan amount appropriate for my income and lifestyle <input type="checkbox"/> Obtain a targeted monthly mortgage payment amount <input type="checkbox"/> Purchase a home within a specific budget, including down payment and closing costs <input type="checkbox"/> Have ability to sell, pay down, pay off, or refinance home without penalty <input type="checkbox"/> Maximize tax benefits <input type="checkbox"/> Avoid mortgage insurance <input type="checkbox"/> Qualify for new home prior to, or without sale of, existing home <input type="checkbox"/> Other: _____
5.	When do you expect your lifestyle to change? How? _____ _____ _____
6.	Would you like us to refer you to an experienced local realtor? <input type="checkbox"/> Yes <input type="checkbox"/> No Would you like us to refer you to an experienced financial planner? <input type="checkbox"/> Yes <input type="checkbox"/> No Would you like us to refer you to an experienced local attorney? <input type="checkbox"/> Yes <input type="checkbox"/> No
8.	In order to be fully prepared for your pre-approval, the following is a list of the documents I will need (<i>additional documents may be needed when you find/binder your new home</i>): <input type="checkbox"/> Recent pay stubs <input type="checkbox"/> 2 year's W2s <input type="checkbox"/> 2 year's tax returns if self-employed or derive more than 25% of income from commission, or if you own rental properties <input type="checkbox"/> All pages of most recent statement for savings, checking, investment, retirement accounts