

THE MORTGAGE
Concierge Program



LOAN APPLICATION FORM

This is not a loan commitment form

BORROWER INFORMATION

Are you ___ Married ___ Single ___ Divorced

Full Name _____

Social Security Number _____

Current Home Address _____ Date of Birth ___/___/___

City _____ State _____ Zip _____

How long have you lived at this address? _____ Do you ___ own or ___ rent?

Home Phone # _____ Work phone # _____

Cell phone # _____ Email _____

If you currently rent what is your monthly payment? _____

Employment Information

Current employer _____ Are you self-employed? ___ yes ___ No

Employer address _____

City _____ State _____ Zip _____

Your title of job description _____ Years in line of work _____

How long have you worked for this employer? _____ years _____ months

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ _____ / hour you work _____ hours per week

Salary \$ _____ /year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

**Please list previous and/or secondary employment on the following forms
(we need two years total)**

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CO-BORROWER INFORMATION

Are you ___ Married ___ Single ___ Divorced

Full Name _____

Social Security Number _____

Current Home Address _____ Date of Birth ___/___/___

City _____ State _____ Zip _____

How long have you lived at this address? _____ Do you ___ own or ___ rent?

Home Phone # _____ Work phone # _____

Cell phone # _____ Email _____

If you currently rent what is your monthly payment? _____

CO-BORROWER EMPLOYMENT INFORMATION (if applicable)

Current employer _____ Are you self-employed? ___ yes ___ No

Employer address _____

City _____ State _____ Zip _____

Your title of job description _____ Years in line of work _____

How long have you worked for this employer? _____ years _____ months

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ _____ / hour you work _____ hours per week

Salary \$ _____ /year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

**Please list previous and/or secondary employment on the following forms
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PREVIOUS OR SECONDARY EMPLOYEMENTS

BELONGS TO **BORROWER** **CO-BORROWER(if applicable)**

Employer _____ Previous Secondary

Employer address _____

City _____ State _____ Zip _____

Your title of job description _____ Years in line of work _____

How long have you worked for this employer? _____ years _____ months

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ _____ / hour you work _____ hours per week

Salary \$ _____ /year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

BELONGS TO **BORROWER** **CO-BORROWER(if applicable)**

Employer _____ Previous Secondary

Employer address _____

City _____ State _____ Zip _____

Your title of job description _____ Years in line of work _____

How long have you worked for this employer? _____ years _____ months

Please describe your compensation (hourly, salary, bonuses, commissions, etc.)

Hourly \$ _____ / hour you work _____ hours per week

Salary \$ _____ /year Commission \$ _____ terms _____

Bonuses \$ _____ terms _____

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LIQUID ASSETS

Checking Approx Balance	\$ _____	Bank _____	___ Borrower ___	___ Co-Bo
Savings Approx Balance	\$ _____	Bank _____	___ Borrower ___	___ Co-Bo
Retirement Accounts	\$ _____	Bank _____	___ Borrower ___	___ Co-Bo
Other: Describe	\$ _____	Bank _____	___ Borrower ___	___ Co-Bo
Other: Describe	\$ _____	Bank _____	___ Borrower ___	___ Co-Bo
Other: Describe	\$ _____	Bank _____	___ Borrower ___	___ Co-Bo

REAL ESTATE OWNED

If you own your own home, what is the approximate current value? \$ _____

What year did you buy the home? _____ What was the purchase price \$ _____

Are the insurance and taxes escrowed as part of the payment ___ Yes ___ No

If you own a vacation or second home, what is the approximate value \$ _____

What year did you buy the home? _____ What was the purchase price \$ _____

Are the insurance and taxes escrowed as part of the payment ___ Yes ___ No

What is the address? _____

If you own an investment property, what is the approximate value \$ _____

What year did you buy the home? _____ What was the purchase price \$ _____

Are the insurance and taxes escrowed as part of the payment ___ Yes ___ No

What is the address? _____

****If you own other properties, please provide a detailed schedule of real estate owned.**

I hereby authorize Territorial Mortgage to verify my past and present employment earnings, bank accounts, stock holdings, and any other asset balances needed to process my mortgage application. I further authorize Territorial Mortgage to order a tri-merged consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information obtained is only used in the processing of my application for a mortgage loan.

Borrower Name _____ Co-Borrower Name _____

Signature _____ Signature _____

Date _____ Date _____

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9. If you currently rent, please provide us the name of your landlord and their contact information:

Name _____ Phone _____

10. Would you like to establish an escrow account for taxes and/or insurance as part of your loan?
 Yes No, thanks (unless required)

11. If applicable, would you like information about repairing your credit? Yes No

12. Have you spoken with other lenders? Yes No
 If yes, which loan program do you like best so far? _____

13. Do you have life insurance? Yes No If yes, how much? \$ _____ Term Whole

14. Please rate your current level of satisfaction in the following areas, on a scale of 1-10 (10 being best)

- _____ Attorney—Legal Advice
- _____ Estate Plan—Asset Protection
- _____ Insurance—Life / Auto / Home
- _____ Financial Advisor—Investment Strategy
- _____ Income Tax Preparation and Reduction Strategies


15. If we can show you ways of building wealth faster or becoming debt free more quickly, would you be interested? Yes No, thanks

16. Are you interested in buying real estate for investment purposes? Yes No, thanks

17. Have you attended any of our seminars listed on our website? Yes No, not yet
 If yes, what did you like most about what your learned?

18. What is the maximum monthly housing payment you would be comfortable with? \$ _____

19. The Chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match based on your preference between a fixed and adjustable interest rate, by placing an "X" in the appropriate box.

A	<input type="checkbox"/>	B	<input type="checkbox"/>	C	<input type="checkbox"/>
Increasing Risk / Lower Interest 					
Conservative 30 or 15 Year fixed rate Long term – No Volatility	Moderate—Predictable 3 to 10 year ARM Intermediate Fixed		Aggressive 1 month to 1 year ARM Lowest Market Rate		

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20. Do you have any children? ___ Yes ___ No IF yes, how many? _____ Age (s) _____

21. What are your biggest challenges right now with respect to money?

___ Need to save more

___ Too much spending

___ Need to make more money

___ Too much credit card debt

___ I pay too much tax

___ Other _____

22. What is your current strategy for:

(a) Affording college for your children? ___ 529 Plan ___ Other _____

(b) Having enough money to retire? ___ 401K ___ IRA ___ Other _____

(c) Having the money to get through a financial setback ___ Savings ___ Other _____

23. Please let us know who can we thank for referring you to us? _____

24. What did you like most or least about the last loan officer you worked with?

25. What else would you like to know about me/my company before you would consider allowing us to serve you?

26. If you and I were to meet after you closed your loan what has to have happened for you to feel you have saved time and money, gained greater peace of mind, and achieved your overall goals?

27. Who else do you know that is thinking of buying or refinancing real estate?

Someone who wants/needs to refinance? _____ Phone _____

Someone who wants to buy investment properties _____ Phone _____

Do you know anyone who is renting? _____ Phone _____

Anyone else who we may assist? _____ Phone _____

THESE NEXT QUESTIONS ONLY APPLY IF YOU ARE REFINANCING

28. If property taxes are due, do you want to incorporate them into the loan amount or would you prefer to pay them out-of-pocket? ___ in the loan ___ out-of-pocket

29. If there are closing costs, would you like to incorporate them into the loan amount or would you prefer to pay them out-of-pocket? ___ in the loan ___ out-of-pocket

30. Do you want to receive any "cash out" as a result of this transaction (paying off credit cards, home improvements, investments, assisting family, etc.)? If yes, how much \$ _____

31. Would you like to set up a home equity line of credit as part of this transaction? ___ Yes ___ No,

32. Do you currently have a 2nd mortgage or line of credit secured by your home? ___ Yes ___ No

If yes, do you want this loan paid off as part of this transaction or do you wish to keep if possible

___ Keep it

___ Pay off and close it

___ Set up new loan/line of credit