

David A. Bernat, CRMS

Professional Mortgage Partners, Inc.
524 W. State St., Suite C Geneva, IL 60134
Tel:(630) 485-2205 Fax:(630) 485-2206

*Please complete this form and fax to me at
(630) 485-2206, or call to schedule your
free consultation today!*

Financing and acquiring real estate should be thought of as an integral part of your overall personal financial plan.

- We have developed analytical systems to evaluate your mortgage needs and to assist you in determining the best mortgage for your individual needs based on qualifications, mortgage retention time, initial cost, cash flow, taxes and the overall total cost of the mortgage.
- We are dedicated to providing you with the information you need to make an informed decision. This advisory service is much more than a competitive rate and point quote.

Personalized Real Estate Advisory Service

Name: _____

Phone: _____

Selecting the wrong mortgage program can cost you thousands of dollars and no single loan program is appropriate for every person.

To assist us in selecting the most appropriate and cost effective mortgage instrument for your individual needs, please complete the questions below:

1. What is your age? ----- What is your spouse's age?	
2. In how many years do you plan to retire?	
3. How many years do you think you will have this loan or live in this home?	
4. (a) Ideally, how old would you like to be when your home loan is paid off? (b). And how old will you be based on your current mortgage?	a) _____ b) _____
5. How much do you currently owe in personal debt including credit cards, car loans, student loans, and other personal loans? ----- What are your total monthly payments?	
6. What is the approximate value of your investment assets including bank accts, mutual funds, CD's & securities?	
7. What is your combined gross monthly income for all borrowers?	
8. Do you currently plan any major purchases in the next 12 months including car, home improvements and rental properties? (Yes / No)	
9. How much money do you think the impact is from one loan program to another?	<input type="checkbox"/> \$100's <input type="checkbox"/> \$1000's <input type="checkbox"/> more!!!
10. Would you like to receive and review a copy of your credit report? (Yes / No)	
11. On a scale from 1-10 (10 being best) a. Are you satisfied with your current CPA? b. Are you satisfied with your current investment advisor? c. Are you satisfied with your current estate plan?	_____ _____ _____

12. Would you like us to refer you to an experienced local Realtor / Builder? (Yes / No)	
13. Have you talked to other lenders? If so, which loan program do you like best so far?	
14. Please rate the following priorities in your order of personal importance 1 thru 6 (1=Most Important). <input type="checkbox"/> Lowest Interest Rate <input type="checkbox"/> Speed of Loan Process <input type="checkbox"/> Lowest Overall Cost <input type="checkbox"/> Documentation Needed <input type="checkbox"/> Lowest Up-Front Cost <input type="checkbox"/> Early Mortgage Payoff	
15. Are you interested in buying real estate for investment purposes? (Yes / No)	
16. Do you have life insurance to protect your home? (Yes / No) If so, how much? _____ (Term / Whole)	

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.

