



## *The Home Express Mortgage Plan*

*We specifically developed a process designed around your needs to help you achieve your financial goals.*

**MORE CHOICES**

**LESS STRESS...**



**PremierCapital**  
mortgage

Our unique system is used to evaluate your mortgage needs and assist you in determining the best mortgage for these needs based on your qualifications.

We are committed to providing you with the information you need to make an informed decision. Our service is much more than just our "Competitive Guarantee" which promises low rates and closing costs. Selecting the wrong mortgage program can cost you thousands of dollars in payments and future closing costs as well as other financial risks, and we developed the Home Express Mortgage Plan as a way to help our customers avoid unexpected risk and problems in the future.

Financing and acquiring real estate is an integral part of any financial plan. In order to assist us in selecting the most appropriate and cost effective mortgage for you, please complete the following questions and use this as your fax cover sheet:

**LOAN CONSULTANT: \_\_\_\_\_**

**— Please include pages 1,2 & 3.**

Realtor/Subdivision \_\_\_\_\_

Your Name \_\_\_\_\_

Contact Information Office \_\_\_\_\_ Mobile \_\_\_\_\_

Work \_\_\_\_\_ E-mail \_\_\_\_\_

1. Have you had an opportunity to speak with a mortgage lender yet?

No \_\_\_ Yes, if yes Who? \_\_\_\_\_

2. Is the home purchase for

\_\_\_ Primary Residence \_\_\_ Second Home \_\_\_ Investment

3. How soon are you thinking of buying

\_\_\_ Immediately \_\_\_ 2-6 months \_\_\_ >6 months

4. What price range of home is appealing to you?

\$ \_\_\_\_\_

5. Type of property? \_\_\_ Single Family \_\_\_ Town Home \_\_\_ Condo (high, mid, low)  
\_\_\_ Multi Family (2, 3, 4 unit)

6. How long do you expect to keep this property?  
 2 years or less  5 years or less  5-7 years  5-10 years  10+

7. How long do you expect to keep this mortgage?  
 2 years or less  5 years or less  5-7 years  5-10 years  10+

8. How much of a monthly budget do you have for the home?  
\$ \_\_\_\_\_

9. How much did you plan on using for a down payment?  
 0%  3%  5%  10%  15%  20%  
 other \_\_\_\_\_

10. Please rank your top 4 goals by priority (1 being the highest priority)

<input type="checkbox"/> Improve Cash flow	<input type="checkbox"/> a Comprehensive Financial Plan
<input type="checkbox"/> Maximize Education Savings	<input type="checkbox"/> Create a 6-12 Mth Cash Reserve
<input type="checkbox"/> Maximize Retirement Savings	<input type="checkbox"/> Maximize Investment Contributions
<input type="checkbox"/> Live comfortably on one income	<input type="checkbox"/> Max Asset Portfolio Performance
<input type="checkbox"/> Live on a fixed income	<input type="checkbox"/> Real Estate investment Strategies
<input type="checkbox"/> Tax Reduction Strategies	<input type="checkbox"/> Asset Protection Strategies

11. How would you best describe your financial philosophy?  
 Conservative  Moderate Risk Taker  Risk Taker

12. What is most important about this mortgage to you? (check 3 that apply)

<input type="checkbox"/> Lowest payment	<input type="checkbox"/> Maximize Tax Benefits
<input type="checkbox"/> Lowest Closing Costs	<input type="checkbox"/> Paying the loan ASAP
<input type="checkbox"/> Improve Credit History	<input type="checkbox"/> Lowest Down Payment
<input type="checkbox"/> Eliminating other debt	

Other \_\_\_\_\_

13. Do you prepare your own tax returns?  Yes  No

14. Are you familiar with how the tax advantages of a mortgage work?  
 Yes  No

15. Do you have a tax deferred retirement plan at work?  Yes  No

a. Do you participate in the plan?  Yes  No

b. If Yes, do you maximize your contribution  Yes  No

16. Have you put a will in place or established a living trust to protect your family's assets in the event of something happening to you?  
 No  Yes, if Yes  Will  Living Trust

BORROWER		GENERAL INFORMATION		CO-BORROWER	
Full Name:		Full Name:		Full Name:	
Married / Single / Divorced (Circle One)		Married / Single / Divorced (Circle One)		Married / Single / Divorced (Circle One)	
Date of Birth:	Yrs of School:	Date of Birth:	Yrs of School:	Date of Birth:	Yrs of School:
Social Security #:		Social Security #:		Social Security #:	
Current Address:		Current Address:		Current Address:	
How Long?:		How Long?:		How Long?:	
Rent / Own (Circle One)		Rent / Own (Circle One)		Rent / Own (Circle One)	
Monthly Housing Expense: \$		Monthly Housing Expense: \$		Monthly Housing Expense: \$	
BORROWER		EMPLOYMENT		CO-BORROWER	
Employer:		Employer:		Employer:	
Address:		Address:		Address:	
Position / Title:		Position / Title:		Position / Title:	
How Long?:	years months	How Long?:	years months	How Long?:	years months
Phone #:		Phone #:		Phone #:	
Self Employed: Yes / No (Circle One)		Self Employed: Yes / No (Circle One)		Self Employed: Yes / No (Circle One)	
Monthly Income: \$		Monthly Income: \$		Monthly Income: \$	
***Previous Employment - If current employer is less than 2 years we will contact you to obtain					
ASSETS & LIABILITIES					
Checking Acct:		Savings:		Stocks & Bonds:	
\$		\$		\$	
Retirement - 401(k) / IRA:		CD's:		Gift Money:	
\$		\$		\$	
Alimony:		Child Support:		401(k) Loans / Other Loans:	
\$		\$		\$	

I / WE AUTHORIZE PREMIER CAPITAL MORTGAGE TO OBTAIN A CONSUMER CREDIT REPORT CONTAINING MY / OUR CREDIT HISTORY.

BORROWER: \_\_\_\_\_ DATE: \_\_\_\_\_ CO-BORROWER: \_\_\_\_\_ DATE: \_\_\_\_\_

The



# Purchase Process

The chart below is provided to give you a general overview of the home purchase process, and may assist as a reference for you during the home purchase process.

