

Property questions

What type of property will you purchase (Detached home, townhome, condo, multifamily, etc):

Ownership type (Primary residence, second home, investment property):

Do you own other real estate properties?

If yes, please provide the following information for each type of property owned:

Primary residence: Property type (detached home, condo, multi-family, etc), monthly mortgage(s) payment, remaining time on mortgage(s), annual property taxes and insurance:

Second residence: Property type (detached home, condo, multi-family, etc), monthly mortgage(s) payment, remaining time on mortgage(s), annual property taxes and insurance

Investment property: Property type (detached home, condo, multi-family, etc), current rent, how long have you rented out this property, monthly mortgage(s) payment, remaining time on mortgage(s), annual property taxes and insurance

Current debts (for each borrower)

Total credit card debt:

Total minimum monthly payment for all credit cards: \$

Car or other vehicle loans:

Please list the amount owed, monthly payment and time remaining on each vehicle loan.

Student loans:

Please list the amount owed, monthly payment and time remaining on each loan.

Other debt (child support, alimony, legal judgments, etc):

Please list the amount owed, monthly payment and time remaining on any other monthly debts.

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Income

Please list the gross yearly job income, job title, wage type (hourly, salary, commission, etc) and time on the job for each borrower. If time on current job is under 2 years, list time on this job, length of any employment gap and time in previous job and current line of work:

Are any of the borrowers self-employed or do they receive income from a business in which they own more than 25%?

If yes, please list each borrower's business, the gross yearly income it produces, and an estimate of the borrower's yearly income after deductions:

Can each borrower provide tax returns to show this income for the last two years?

Other income (child support, alimony, disability, pension, etc):

Credit Score (for each borrower)

Do you know your current FICO credit score (checked in last 60 days)? If yes, please list for each borrower:

Have you missed or been over 30 days late in the past 2 years on ANY mortgage? Y / N

Have you been over 30 days late on any other debts in the last three years? Y / N

Any bankruptcies, foreclosures or repossessions in the last 10 years? Y / N

Closing costs

Funds available for closing costs: \$

Do you expect to pay the purchase closing costs yourself, paid by seller, or a combination of both? (Short sales and foreclosures usually will not pay any closing costs):

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