

Pacific Western Mortgage Group

Mortgage Planning Questionnaire

Borrower: _____
Address: _____
Email: _____
Phone Number: _____

1. Have you ever owned a home before? _____ What type of mortgage do you have? _____
2. Do you currently have a household budget? _____
3. How long do you plan to live in the house? _____
4. Realistically, how much do you expect your household income to increase or decrease (please circle) in the next 2 years? _____ 5 years? _____
5. Do you see incurring other financial obligations within the next 5 years such as.....
A new car? Yes NO Change in work time?(switch to part-time) Yes NO
A new baby? Yes NO other: _____
College expenses? Yes NO
6. Which of the following personal goals are most important to you? Please rank in order of importance to you with 1 being the most important and 5 being the least.
_____ Building your net worth
_____ Moving to a larger home within _____ year
_____ Having your mortgage paid off when you retire if so, when do plan to retire? _____
_____ Investing in the stock market
_____ Achieving financial freedom-(debt free)
7. What is most important about this mortgage to you? Please rank in order of importance to you with 1 being the most important and 5 being the least.
_____ Lowest payment _____ Eliminating other debt _____ Lowest down payment
_____ Lowest closing costs _____ Maximize tax benefits _____ other
_____ Improve credit history _____ paying the loan off ASAP
8. What mortgage payments do you feel comfortable making? _____
If applicable, current rent is \$ _____ per month
If applicable, current mortgage payment is \$ _____ per month.
9. How would you describe your financial philosophy?
_____ Conservative _____ Moderate Risk Taker _____ Risk Taker
10. What is most important to you about working with a lender? _____
