

# Jim Barnett's Planning & Quick Loan Application Form

This is not a commitment to lend.

Please scan/email or fax to 623-594-7601

## Borrower Information

Full Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Marital Status: \_\_\_ Single \_\_\_ Married \_\_\_ Divorced \_\_\_ Widowed \_\_\_ Legally Separated  
Current Street Address: \_\_\_\_\_ Unit #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long at this address? \_\_\_\_\_  
Do you \_\_\_ own or \_\_\_ rent? If you currently rent, what is your monthly payment? \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Ext. \_\_\_\_\_  
Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Employment Information

Current Employer: \_\_\_\_\_ Are you self-employed? \_\_\_ Yes \_\_\_ No  
Employer Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long with this employer? \_\_\_\_\_  
Title/Position: \_\_\_\_\_ How long in this line of work? \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commission, etc.)  
Hourly: \$ \_\_\_\_\_/hour How many hours per week? \_\_\_\_\_  
Salary: \$ \_\_\_\_\_/year Commission: \$ \_\_\_\_\_ Terms: \_\_\_\_\_  
Bonuses: \$ \_\_\_\_\_ Terms: \_\_\_\_\_

*Please list previous and/or secondary employment covering the most recent 2-year period (include schooling if applicable).*

Employer: \_\_\_\_\_ \_\_\_ Previous \_\_\_ Secondary Self-employed? \_\_\_ Yes \_\_\_ No  
Employer Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long in this line of work? \_\_\_\_\_  
Title/Position: \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commission, etc.)  
Hourly: \$ \_\_\_\_\_/hour How many hours per week? \_\_\_\_\_  
Salary: \$ \_\_\_\_\_/year Commission: \$ \_\_\_\_\_ Terms: \_\_\_\_\_  
Bonuses: \$ \_\_\_\_\_ Terms: \_\_\_\_\_

Employer: \_\_\_\_\_ \_\_\_ Previous \_\_\_ Secondary Self-employed? \_\_\_ Yes \_\_\_ No  
Employer Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long in this line of work? \_\_\_\_\_  
Title/Position: \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commission, etc.)  
Hourly: \$ \_\_\_\_\_/hour How many hours per week? \_\_\_\_\_  
Salary: \$ \_\_\_\_\_/year Commission: \$ \_\_\_\_\_ Terms: \_\_\_\_\_  
Bonuses: \$ \_\_\_\_\_ Terms: \_\_\_\_\_

Borrower Initials: \_\_\_\_\_

Co-Borrower Initials: \_\_\_\_\_

Office: 623.594.7600

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## Co-Borrower Information (If applicable)

Full Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Marital Status: \_\_\_ Single \_\_\_ Married \_\_\_ Divorced \_\_\_ Widowed \_\_\_ Legally Separated  
Current Street Address: \_\_\_\_\_ Unit #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long at this address? \_\_\_\_\_  
Do you \_\_\_ own or \_\_\_ rent? If you currently rent, what is your monthly payment? \_\_\_\_\_  
Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Ext. \_\_\_\_\_  
Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Co-Borrower Employment Information

Current Employer: \_\_\_\_\_ Are you self-employed? \_\_\_ Yes \_\_\_ No  
Employer Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long with this employer? \_\_\_\_\_  
Title/Position: \_\_\_\_\_ How long in this line of work? \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commission, etc.)  
Hourly: \$ \_\_\_\_\_/hour How many hours per week? \_\_\_\_\_  
Salary: \$ \_\_\_\_\_/year Commission: \$ \_\_\_\_\_ Terms: \_\_\_\_\_  
Bonuses: \$ \_\_\_\_\_ Terms: \_\_\_\_\_

*Please list previous and/or secondary employment covering the most recent 2-year period (include schooling if applicable).*

Employer: \_\_\_\_\_ \_\_\_ Previous \_\_\_ Secondary Self-employed? \_\_\_ Yes \_\_\_ No  
Employer Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long in this line of work? \_\_\_\_\_  
Title/Position: \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commission, etc.)  
Hourly: \$ \_\_\_\_\_/hour How many hours per week? \_\_\_\_\_  
Salary: \$ \_\_\_\_\_/year Commission: \$ \_\_\_\_\_ Terms: \_\_\_\_\_  
Bonuses: \$ \_\_\_\_\_ Terms: \_\_\_\_\_

Employer: \_\_\_\_\_ \_\_\_ Previous \_\_\_ Secondary Self-employed? \_\_\_ Yes \_\_\_ No  
Employer Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How long in this line of work? \_\_\_\_\_  
Title/Position: \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_  
Please describe your compensation (hourly, salary, bonuses, commission, etc.)  
Hourly: \$ \_\_\_\_\_/hour How many hours per week? \_\_\_\_\_  
Salary: \$ \_\_\_\_\_/year Commission: \$ \_\_\_\_\_ Terms: \_\_\_\_\_  
Bonuses: \$ \_\_\_\_\_ Terms: \_\_\_\_\_

Borrower Initials: \_\_\_\_\_

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## Liquid Assets

Checking Acct. Approx. Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borr \_\_\_\_\_ Co-Borr \_\_\_\_\_  
Savings Acct. Approx. Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borr \_\_\_\_\_ Co-Borr \_\_\_\_\_  
Retirement Acct (401k, etc.) \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borr \_\_\_\_\_ Co-Borr \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borr \_\_\_\_\_ Co-Borr \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borr \_\_\_\_\_ Co-Borr \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borr \_\_\_\_\_ Co-Borr \_\_\_\_\_

## Real Estate Owned

If you own your home, what is the approximate current value? \$ \_\_\_\_\_ Mo. Pmt? \$ \_\_\_\_\_

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

Are the insurance and property taxes impounded/escrowed as part of your monthly payment? \_\_\_ Yes \_\_\_ No

If you own a vacation or second home, what is the approximate value? \$ \_\_\_\_\_ Mo. Pmt? \$ \_\_\_\_\_

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

Are the insurance and property taxes impounded/escrowed as part of your monthly payment? \_\_\_ Yes \_\_\_ No

What is the address? \_\_\_\_\_

If you own an investment property, what is the approximate value? \$ \_\_\_\_\_ Mo. Pmt? \$ \_\_\_\_\_

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

Are the insurance and property taxes impounded/escrowed as part of your monthly payment? \_\_\_ Yes \_\_\_ No

What is the address? \_\_\_\_\_

*\*\*If you own additional properties, please provide a detailed schedule of real estate owned with this application\*\**

## Other Important Information

Please list the year, make and model of any auto(s) owned/leased \_\_\_\_\_ Year \_\_\_\_\_ Make \_\_\_\_\_ Model

\_\_\_\_\_ Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_ Make \_\_\_\_\_ Model

How is your credit history? \_\_\_ Excellent \_\_\_ Good \_\_\_ Average \_\_\_ Challenged \_\_\_ I have no credit history

Do any of these apply to you? \_\_\_ Bankruptcy \_\_\_ Judgment(s) \_\_\_ Tax Lien(s) \_\_\_ Divorce \_\_\_ Spousal/Child Support

I hereby authorize WJ Bradley Mortgage Capital Group to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize WJ Bradley to order a consumer credit report to 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 WJ Bradley obtains is only used in the processing of my application for a mortgage loan.

Borrower Name \_\_\_\_\_ Co-Borrower Name \_\_\_\_\_

Borrower Signature \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_

Date \_\_\_\_\_ Date \_\_\_\_\_

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## Mortgage Planning Questionnaire

We have developed unique systems to evaluate your mortgage needs and assist you in determining the best mortgage for these needs based on qualifications, how long you expect to have the loan, initial expense, cash flow, taxes and 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 points quote. Selecting the wrong mortgage program can cost you thousands of dollars and no single loan program is appropriate for every person.

Financing and acquiring real estate should be thought of as an integral part of your overall personal financial plan. To assist us in selecting the most appropriate and cost effective mortgage for your individual needs, please complete the questions below.

- How would you like us to stay in contact with you? (Check all that apply)  
 Email     Phone     Fax     Mail     Cell Phone
- Is this financing request for your  primary residence  second/vacation home  investment property?
- How soon are you thinking of  buying or  refinancing?  
 Immediately     2-6 months     6+ months
- If financing is for your primary residence, what is the best estimate for how long you might live in this home?  
 1-3 years     3-5 years     5-7 years     7-10 years     10+ years
- How many years do you think you will have this loan?  
 6-12 months     1-3 years     3-5 years     5-7 years     7-10 years     10+ years
- Do you currently have any plans for major expenses in the next 12 months?  
\$ \_\_\_\_\_ New car                      \$ \_\_\_\_\_ Home improvements  
\$ \_\_\_\_\_ College                        \$ \_\_\_\_\_ Rental properties  
\$ \_\_\_\_\_ Health                            \$ \_\_\_\_\_ Other: \_\_\_\_\_
- Please check the following if they are priorities as it relates to your mortgage financing.  
 Determine maximum purchase price and/or loan I can qualify for.  
 Determine purchase price and loan amount appropriate for my income and lifestyle.  
 Obtain a targeted monthly mortgage payment amount of \$ \_\_\_\_\_.  
 Purchase a home within a specific budget, down payment and closing costs.  
 Have ability to sell, pay down, pay off, or refinance home without penalty.  
 Maximize tax benefits.  
 Avoid mortgage insurance.  
 Qualify for new home prior to, or without sale of existing home.  
 Other \_\_\_\_\_
- Please check the following goals if they are a priority for you currently.  
 Improve monthly cash flow                       Create a Comprehensive Financial Plan  
 Maximize education savings                       Create a 6-12 month cash reserve account  
 Maximize retirement savings                       Maximize investment contributions  
 Live comfortably on one income                       Maximize asset portfolio performance  
 Live comfortably on a fixed income                       Real estate investment strategies  
 Tax reduction strategies                               Asset protection strategies  
 Other \_\_\_\_\_

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

Name \_\_\_\_\_ Phone \_\_\_\_\_

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

11. Have you spoken with any other lenders?  Yes  No  
If yes, which loan program do you like best so far? \_\_\_\_\_

12. Do you have life insurance?  Yes  No  
If yes, how much coverage? \$ \_\_\_\_\_  Term  Whole

13. Please rate your current level of satisfaction in the following areas on a scale of 1 to 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

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

15. Are you interested in buying real estate for investment purposes?  Yes  No

16. Have you attended any of my seminars listed on my website?  Yes  No  
If yes, what did you like most about your experience?  
\_\_\_\_\_

17. What is the maximum total monthly housing payment you would be comfortable with? \$ \_\_\_\_\_

18. The illustration below shows 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.

<b>A</b> <input type="checkbox"/>	<b>B</b> <input type="checkbox"/>	<b>C</b> <input type="checkbox"/>
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**Increasing Risk / Lower Interest Rates**

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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19. Do you have children?  Yes  No

If yes, how many? \_\_\_\_\_ Age(s) \_\_\_\_\_

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

- Need to save more
- Need to make more money
- I pay too much tax
- Too much spending
- Too much credit card debt
- Other \_\_\_\_\_

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21. What is your current strategy for?  
a) College funding for your child(ren)?  529 plan  Other \_\_\_\_\_  
b) Having enough money to retire?  401K  IRA  Pension Other \_\_\_\_\_  
c) Having the money necessary to get through a financial setback?  Savings Other \_\_\_\_\_
22. Please let us know who to thank for referring you to us? \_\_\_\_\_
23. What did you like most or least about the last loan officer you worked with, if applicable?  
\_\_\_\_\_
24. What else would you like to know about me/my company before you would consider allowing us to serve you?  
\_\_\_\_\_
25. If you and I were to meet after closing your loan with W.J. Bradley, what has to have happened for you to feel you have saved time and money, gained greater peace of mind, and achieved your overall objectives?  
\_\_\_\_\_
26. Who else do you know that is thinking of buying or refinancing real estate?  
Someone who wants/needs to refinance?  
Someone who wants to buy investment properties?  
Who do you know who is paying more than \$900 per month in rent?  
Please provide their name and phone number if you would like us to contact them:
- Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Name: \_\_\_\_\_ Phone: \_\_\_\_\_

**The following questions apply only if this transaction is a refinance.**

27. 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?  
 Add to the loan amount  I/We will pay them out-of-pocket
28. In respect to settlement costs, would you like to incorporate them into the loan amount or would you prefer to pay them out-of-pocket?  
 Add to the loan amount  I/We will pay them out-of-pocket
29. Do you want to receive any cash out as a result of this transaction (paying off credit cards, home improvements, investments, assisting a family member, etc.)?  Yes  No  
If yes, how much? \$ \_\_\_\_\_
30. Would you like to set up a home equity line of credit as a part of this transaction?  Yes  No
31. Do you currently have a 2<sup>nd</sup> and/or 3<sup>rd</sup> mortgage or a home equity line of credit secured by your home?  
 Yes  No
32. Is there a certain time of day that is better for you to close?  Yes  No  
If yes, when? \_\_\_\_\_

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33. Please answer the following declaration questions:

	Borrower		Co-Borrower	
	YES	NO	YES	NO
a. Are there any outstanding judgments against you?	___	___	___	___
b. Have you been declared bankrupt within the past 7 years?	___	___	___	___
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	___	___	___	___
d. Are you party to a lawsuit?	___	___	___	___
e. Have you been obligated on any loan resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?	___	___	___	___
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee?	___	___	___	___
g. Are you obligated to pay alimony, child support, or separate maintenance?	___	___	___	___
h. Is any part of the down payment borrowed?	___	___	___	___
i. Are you a co-maker or endorser on a note?	___	___	___	___
j. Are you a U.S. Citizen?	___	___	___	___
k. Are you a permanent resident alien?	___	___	___	___
l. Do you intend to occupy the property as you primary residence?	___	___	___	___
m. Have you had an ownership interest in a property in the last 3 years?	___	___	___	___

34. Please include any/all additional information you may feel is needed for us to know and/or include in the overall portrait of your portfolio, whether asked on this questionnaire or not.

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