

Mortgages: What You Need to Know

The Mortgage Check-Up

Use this section ONLY if you plan on sending this form to your Mortgage Planner in advance of your review.

First Name: _____ Last Name: _____
Spouse First Name: _____ Spouse Last Name: _____
Address: _____ Town: _____
State: _____ Zip Code: _____
Your email: _____ Spouse's email: _____
Best time to contact you _____ at what number? (c) (h) (w) _____

Property Information Section (complete one for each property you have)

The questions in this section are to help your Mortgage Planner get a head start on determining if he/she can **HELP YOU**. Please complete the information below to the best of your knowledge. If you don't know all of it you can review with your planner.

1. What **type** of mortgage do you currently have? _____ Interest Only? Yes No
(30-year fixed or an ARM)
2. What is your loan balance? \$ _____ What is your current interest rate? _____
3. What is your current mortgage payment, principal and interest only? \$ _____ This figure should **not** include your property taxes, insurance and/or any association dues.
4. Property Taxes: \$ _____/YR Insurance: \$ _____/YR Dues? \$ _____/Month
5. Do you have a 2nd Mortgage or a Line of Credit? If yes, what is your current balance \$ _____
Your interest rate _____ and your monthly payment \$ _____ Interest Only? Yes No
6. Circle your type of home: Single Family 2-Family 3-Family 4-Family Condo Townhouse Co-Op
7. If you were to list your house for sale **today** what is it worth? \$ _____
8. Total credit card debt \$ _____ and the combined monthly minimum payment \$ _____
9. What is your credit score _____ and your spouse's _____

Depending upon the information you completed above, you may be able to benefit from a refinance transaction to improve upon your current program, consolidate debts and/or possible reposition some home equity towards college and/or retirement planning. For additional forms to print and use please visit www.mortgageswhatyouneedtoknow.com.