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Mortgage Planning Questionnaire

My commitment is to help you make informed choices about your financing options when buying a home. You can help me do that by completing this brief questionnaire prior to our application appointment. There are many different ways to finance a home, but to find the best option for you we must take into consideration your long and short term financial and investment goals as well as your payment and equity objectives. During our consultation, I will work with you to outline your goals, analyze your current purchasing power and then recommend several different strategies that will enable you to achieve your goals.

1. Have you ever owned a home before? _____
 What type of mortgage did you have? _____
2. Do you prepare your own income tax returns? _____ If not, are you familiar with how the tax advantages of a mortgage work? _____
3. How long do you plan to live in this 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 foresee incurring other financial obligations with 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 expense? 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 8 being the least.*
 _____ Building your net worth _____ Moving to a larger home within _____ years
 Having your mortgage paid off when you retire _____ Achieving Financial Freedom
 If so, when do plan to retire? _____ years _____ Saving money to send kids to college _____ Investing in the stock market _____ Other: _____
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 8 being the least.*
 _____ Lowest payment _____ Eliminating other debt _____ Lowest down payment
 _____ Lowest closing costs _____ Maximize tax benefits _____ Other
 _____ Improve credit history _____ Paying the loan ASAP
8. What mortgage payment do you feel comfortable making? _____
 A. My current rent is \$ _____ per month.
 B. My current mortgage payment is \$ _____ per month.
 C. Do you currently have a household budget? _____
9. How would you best describe your financial philosophy?
 _____ Conservative _____ Moderate risk taker _____ Risk taker
 A. Do you work with a financial planner? _____
 How do you rate him/her? _____ Ex. _____ Good _____ Avg.
 B. Do you work with a stock broker? _____
 How do you rate him/her? _____ Ex. _____ Good _____ Avg.
 C. Do you work with a life insurance agent? _____
 How do you rate him/her? _____ Ex. _____ Good _____ Avg.
10. Do you have a tax deferred retirement plan at work? _____
 A. Do participate in that plan? _____
 B. If yes, do you maximize your contribution? _____
11. 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? _____ A will? _____ A living trust? _____
 If so, how would you rate your will/estate planning attorney? _____ Excellent _____ Good _____ Average
12. What is most important to you about working with a lender? Service...Quick Turn Around...
 etc _____