

# *The Dan Keller* Mortgage Concierge Program

*An Exclusive Mortgage Planning Package*

## We are mortgage planners.

I have developed a special process called The Mortgage Concierge Program.

It provides unique services and strategies to simplify the mortgage process and help you achieve your personal and financial goals.



**Dan Keller**  
Financial Educator /  
Senior Mortgage Advisor

Direct: (425) 350-7136  
dan.mortgageadvisor@gmail.com  
License # 510-LO-31948

**PACIFIC  
TRUST**  
mortgage

A division of Hometown Lending, TMBG Inc.

3614 Broadway  
Everett, WA 98201

## The Dan Keller "Preferred Buyer" *Fast & Easy* Pre-Approval Packet

Greetings!

Thank you for allowing me the opportunity to pre-approve you for a home refinance! I am looking forward to serving you in the coming weeks. As soon as you complete the enclosed information and return it to me, I will be able to present to you a Total Cost Analysis. Refinancing a home is definitely an exciting time, but it can be stressful as well. It is important to me that you feel confident about your home loan process, so I would like to give you a brief overview of what happens next.

Enclosed you will find my (1) Mortgage Planning Application, and (2) Preferred Borrower Items Needed Checklist. Please take a moment to review the information that I have provided. Once you have reviewed and completed the Mortgage Planning Application, please follow the delivery instructions on the fax cover sheet. Once I receive your Mortgage Planning Application, I will invite you to spend approximately 45 minutes with me to discuss the best loan programs and loan options that are suitable to both your short-term and long-term financial and mortgage objectives.

After our meeting, I am confident that I will be able to present to you a complete Mortgage Analysis that will assist you in securing the "perfect" loan for the best price; and perhaps save you thousands of dollars in interest and expenses through my on-going Mortgage Management Program.

A mortgage is one of the largest financial decision you may ever make; and therefore it is important that you are working with a financial professional. You may only buy a mortgage 2-3 times in your lifetime, but I manage the mortgage process numerous times, every single day! My #1 focus is to serve you vigilantly as your professional consultant, negotiator, and overseer of all transactional details *to ensure that you achieve nothing less than an exceptional lending experience.* Together, I am confident we can get you into the home of your dreams!

I have enclosed my contact information, so please, don't hesitate to call or e-mail me at any time.

Respectfully,

*Dan Keller*

Senior Mortgage Advisor  
Direct: (425) 350-7136  
dan.mortgageadvisor@gmail.com  
License #: 510-LO-31948

**PACIFIC  
TRUST**  
**m o r t g a g e**

A division of Hometown Lending, TMBG Inc.

*Because It's Not Just A House, It's Your HOME!*

# PACIFIC TRUST mortgage

A division of Hometown Lending, TMBG Inc.

## Mortgage Planning Questionnaire

1

Purpose of Loan:  Purchase  Refinance (cash out)  Refinance (no cash out)

### Borrower

Full Name \_\_\_\_\_

Soc. Security #: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Phone (cell) \_\_\_\_\_ (w) \_\_\_\_\_

married  unmarried  divorced Years of school \_\_\_\_\_

# of dependents \_\_\_\_\_ Ages \_\_\_\_\_

Present address \_\_\_\_\_

\_\_\_\_\_

own  rent Years at this address \_\_\_\_\_ Rent/Mortg. Pmnt \_\_\_\_\_

Previous Address (if less than 2 yrs. Above) \_\_\_\_\_

\_\_\_\_\_

Employer \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Position \_\_\_\_\_ Work Phone \_\_\_\_\_

Years on this job \_\_\_\_\_ Years in this line of work \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Annual Bonuses \_\_\_\_\_

### Current Housing Expenses:

Rent \_\_\_\_\_ Mortgage \_\_\_\_\_ Taxes \_\_\_\_\_

Insurance \_\_\_\_\_ Mtg. Insurance \_\_\_\_\_ H-O Dues \_\_\_\_\_

### Assets:

Checking/Savings/Other Investment Accounts

Bank Name \_\_\_\_\_ Balance \_\_\_\_\_

Bank Name \_\_\_\_\_ Balance \_\_\_\_\_

Bank Name \_\_\_\_\_ Balance \_\_\_\_\_

Approx. Value of Retirement Accounts (401K, etc) \_\_\_\_\_

Automobiles owned (year, make, model) \_\_\_\_\_

\_\_\_\_\_

Please list any other assets owned, real estate owned, or additional money earned (stocks, bonds, real estate, boats, time shares, child support, etc).

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

E-mail address \_\_\_\_\_

### Co-Borrower

Full Name \_\_\_\_\_

Soc. Security #: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Phone (cell) \_\_\_\_\_ (w) \_\_\_\_\_

married  unmarried  divorced Years of school \_\_\_\_\_

# of dependents \_\_\_\_\_ Ages \_\_\_\_\_

Present address \_\_\_\_\_

\_\_\_\_\_

own  rent Years at this address \_\_\_\_\_ Rent/Mortg. Pmnt \_\_\_\_\_

Previous Address (if less than 2 yrs. Above) \_\_\_\_\_

\_\_\_\_\_

Employer \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Position \_\_\_\_\_ Work Phone \_\_\_\_\_

Years on this job \_\_\_\_\_ Years in this line of work \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Annual Bonuses \_\_\_\_\_

### Current Housing Expenses:

Rent \_\_\_\_\_ Mortgage \_\_\_\_\_ Taxes \_\_\_\_\_

Insurance \_\_\_\_\_ Mtg. Insurance \_\_\_\_\_ H-O Dues \_\_\_\_\_

### Assets:

Checking/Savings/Other Investment Accounts

Bank Name \_\_\_\_\_ Balance \_\_\_\_\_

Bank Name \_\_\_\_\_ Balance \_\_\_\_\_

Bank Name \_\_\_\_\_ Balance \_\_\_\_\_

Approx. Value of Retirement Accounts (401K, etc) \_\_\_\_\_

Automobiles owned (year, make, model) \_\_\_\_\_

\_\_\_\_\_

Please list any other assets owned, real estate owned, or additional money earned (stocks, bonds, real estate, boats, time shares, child support, etc).

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

E-mail address \_\_\_\_\_

## Mortgage Planning Questionnaire

### NEW LOAN INFORMATION:

1. Names (full) that will appear on title: \_\_\_\_\_
2. Property address: \_\_\_\_\_
3. Is this property new construction?  yes  no Is this property a condo?  yes  no
4. If the property is a condo: HOA Dues \$ \_\_\_\_\_/mo. HOA Contact: \_\_\_\_\_
5. Is this property:  Primary residence  2<sup>nd</sup> Home  Investment Property
6. Term of mortgage that you request (30, 25, 20, 15, 10, 5 years): \_\_\_\_\_ or undecided \_\_\_\_\_
7. Type of mortgage you prefer:  Fixed  ARM  Interest Only  Princ./Interest Pay-off  Undecided
8. Would you prefer to pay taxes and insurance with your monthly mortgage payment?  yes  no
9. Do you prefer to roll closing costs into your loan?  yes  no
10. Who do you prefer to supply you homeowners insurance? Company \_\_\_\_\_  
Agent \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_
11. Do you know your current credit score? \_\_\_\_\_
12. Have you had any judgments, lawsuits, bankruptcies (last 10 yrs.), foreclosures (last 7 yrs.)?  yes  no

***(If purchasing, please complete questions 13-16)***

13. Purchase price \$ \_\_\_\_\_ Desirable monthly mortgage payment \$ \_\_\_\_\_
14. Down payment amount \$ \_\_\_\_\_ or percent down \_\_\_\_\_%
15. Down payment will come from \_\_\_\_\_  
(ex. checking, savings, investments, sale of stock, sale of home, 401(K) loan, gift funds, bonus, etc.)
16. If owned, is your current resident listed for sale?  yes  no If listed, with whom \_\_\_\_\_  
Under contract?  yes  no Sale price \$ \_\_\_\_\_ Original purchase price \$ \_\_\_\_\_  
Year built \_\_\_\_\_ Bedrooms \_\_\_\_\_ Bathrooms \_\_\_\_\_ Sq. Feet \_\_\_\_\_

***(If refinancing, please complete questions 17-18)***

17. Annual property taxes \$ \_\_\_\_\_ Year built \_\_\_\_\_ Original purchase price \_\_\_\_\_
18. Have you made any improvements to the property that would affect value (fence, deck, additional square footage, landscaping, interior upgrades, etc.) \_\_\_\_\_

## Mortgage Planning Questionnaire

3

### MORTGAGE ANALYSIS

1. As a Home Mortgage Consultant, my role is to integrate the loan you select into your overall long and short-term financial and investment plan, to improve cash flow and to minimize interest expense. With that in mind, help me understand what is most important about a home loan to you?

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2. Amount of monthly payment that you are comfortable with? \$ \_\_\_\_\_

3. What is the best estimate for how long you will have this loan or live in this home?

\_\_\_\_\_ 1-3 years      \_\_\_\_\_ 3-5 years      \_\_\_\_\_ 7-10 years      \_\_\_\_\_ 10 years+

4. Do you currently have plans for a major purchase in the next 12 months including a car, college tuition, home improvements, or rental properties?  yes  no

If yes to the above question, how much do you expect to need? \$ \_\_\_\_\_

5. In how many years do you plan to retire? \_\_\_\_\_

6. Are you working with an experienced realtor?  yes  no

Name \_\_\_\_\_

If no, would you like me to refer one?  yes  no

7. Are you currently working with an experienced financial planner?  yes  no

Name \_\_\_\_\_

If no, would you like me to refer one?  yes  no

8. Do you have insurance to protect your family and home?  yes  no

If yes, what type of policy do you have and how much coverage do you have? \_\_\_\_\_

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9. What are your hobbies? \_\_\_\_\_

10. Do you have children? If so, what are their names and b-days? \_\_\_\_\_

11. What is your favorite restaurant? \_\_\_\_\_

What is your favorite desert? \_\_\_\_\_



**Please Fax Completed Questionnaire To:**

**Attention: Dan Keller**  
**Fax Number: (206) 339-6343**

From: \_\_\_\_\_  
RE: Completed Mortgage Planning Questionnaire  
Date: \_\_\_\_\_  
Phone: \_\_\_\_\_

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Message To My Borrower:

The first step in the Mortgage Concierge Program is for you to review the attached Mortgage Planning Package, complete the confidential financial overview, and fax it to my office as soon as possible. This will start your loan approval process.

My team will follow up personally with you a schedule a convenient phone appointment for the Mortgage Needs Analysis. This step in the program is designed to help you better understand the loan process and determine which loan best meets your financial needs. At that time (or sooner) I will need the items listed on "Complete Loan Checklist" handout.

I am looking forward to the opportunity to discuss your loan options in greater detail. I appreciate you and value your business.

Sincerely,

*Dan A. Keller*

## The Dan Keller "Preferred Buyer" *Fast & Easy* Pre-Approval Application

### Before You Apply Checklist

#### What You Need To Provide Us:

**Income/Employment Information**

- Past 2 years W-2's
- Tax Returns
- Last 2 Pay Stubs
- Employment History
- Rental Properties / Income

**Purchase & Sale Contract**

- Contract signed by buyer and seller. Name and address of listing and selling agent.

**Insurance**

- Company, agent, and contact information for homeowner's insurance

**Expenses**

- Current Mortgage Statement
- Or Monthly Rent
- Monthly Car Payment/Credit Debt
- Former Bankruptcy Docs
- Child Support/Maintenance Docs

**Financial Information**

- Two month's bank statements
- Last 2 Investment accounts statements

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ALL PAGES ARE REQUIRED PLEASE**

#### What WE Provide You:

**Exceptional Communication & A Fast Approval**

- We obtain your credit records and underwrite your loan to provide you with a timely underwriting decision. Additionally, we will promise to communicate with you at least 2 times per week until closing.

**Appraisal**

- We order your appraisal for you and generate a copy to you as soon as it's reported

**Good Faith Estimate**

- We detail your closing costs and estimate your monthly mortgage payment

**BEST VALUE/RATE GUARANTEE**

- "I guarantee to provide you with the most competitive rate, and lowest cost loan program available, or I will match the rate and pay you \$250."

**Contact Dan Keller at (425) 350-7136**

Items needed can be hand delivered or faxed to Dan at **Fax:**  
**(206) 339-6343**