

# THE MORTGAGE

## *Concierge Program*

The Mortgage Planning Package

**We Are Mortgage Planners.**



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[www.bestequityfunding.com](http://www.bestequityfunding.com)



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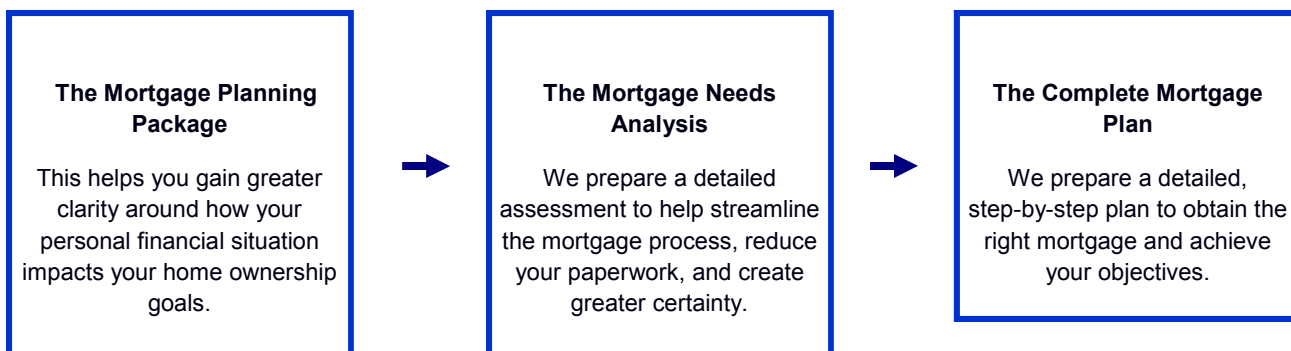
**Cell**                **858-342-4836**

*"If you know of anyone who can make use of my services, please forward my name and number along. My practice is 90% referral based and I thank you for thinking of me"*

# THE MORTGAGE

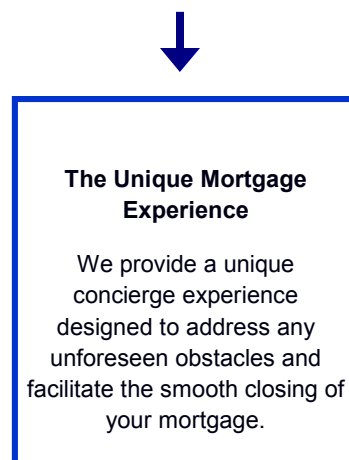
## Concierge Program

### Our Relationship With You



*“ We want to be **The Mortgage Planner** you refer your family and friends to.*

*Our goal is to take such great care of you and your loan that we earn not only your loyal business, but also your referrals to family and friends. Our success has been built by referral, one happy client at a time.”*



#### The Client Appreciation Program

We provide ongoing communication, recognition, and added value to build and enhance our relationship with you.

#### The Client For Life Program

##### The Mortgage Management System

We have designed a loan tracking and management process to ensure that your mortgage meets your changing needs and you have the most competitive loan terms over the life of your loan.

#### Complementary Credit and Fraud Update

Our proven system of a quarterly credit evaluation will give us the ability to keep you informed of any fraudulent activity and any incorrect reporting from the credit agencies thus keeping you in a state of CONSTANT QUALIFICATION for any financing needs.

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## Concierge Program

### LOAN APPLICATION FORM

This is not a loan commitment form

#### BORROWER INFORMATION

Are You  Married  Single  Divorced

Full Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Do you  own or  rent?

Home phone # \_\_\_\_\_ Work phone # \_\_\_\_\_

Cell phone # \_\_\_\_\_ Email \_\_\_\_\_

If you currently rent an apartment or home, what is your monthly payment? \$ \_\_\_\_\_

#### EMPLOYMENT INFORMATION

Current employer \_\_\_\_\_ Are you self-employed?  Yes  No

Employer address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

How long have you worked for your current employer? \_\_\_\_\_ years \_\_\_\_\_ months

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ \_\_\_\_\_ /hour you work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_ / year Commission \$ \_\_\_\_\_ terms \_\_\_\_\_

Bonuses \$ \_\_\_\_\_ terms \_\_\_\_\_

*Please list previous and/or secondary employment (we need two years total)*

Employer \_\_\_\_\_  Previous  Secondary Self-employed?  Yes  No

Employer address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

How long have you worked for your current employer? \_\_\_\_\_ years \_\_\_\_\_ months

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ \_\_\_\_\_ /hour you work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_ / year Commission \$ \_\_\_\_\_ terms \_\_\_\_\_

Bonuses \$ \_\_\_\_\_ terms \_\_\_\_\_

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## Concierge Program

### LOAN APPLICATION FORM

This is not a loan commitment form

#### CO-BORROWER INFORMATION

Are You  Married  Single  Divorced

Full Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Do you  own or  rent?

Home phone # \_\_\_\_\_ Work phone # \_\_\_\_\_

Cell phone # \_\_\_\_\_ Email \_\_\_\_\_

If you currently rent an apartment or home, what is your monthly payment? \$ \_\_\_\_\_

#### EMPLOYMENT INFORMATION

Current employer \_\_\_\_\_ Are you self-employed?  Yes  No

Employer address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

How long have you worked for your current employer? \_\_\_\_\_ years \_\_\_\_\_ months

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ \_\_\_\_\_ /hour you work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_ / year Commission \$ \_\_\_\_\_ terms \_\_\_\_\_

Bonuses \$ \_\_\_\_\_ terms \_\_\_\_\_

*Please list previous and/or secondary employment (we need two years total)*

Employer \_\_\_\_\_  Previous  Secondary Self-employed?  Yes  No

Employer address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Your title or job description \_\_\_\_\_ Years in this line of work \_\_\_\_\_

How long have you worked for your current employer? \_\_\_\_\_ years \_\_\_\_\_ months

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ \_\_\_\_\_ /hour you work \_\_\_\_\_ hours per week

Salary \$ \_\_\_\_\_ / year Commission \$ \_\_\_\_\_ terms \_\_\_\_\_

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### LOAN APPLICATION FORM

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#### LIQUID ASSETS

Checking Account Approx Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower \_\_\_ Co-Bor

Savings Account Approx Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower \_\_\_ Co-Bor

Retirement Account (401k, etc.) \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower \_\_\_ Co-Bor

Other: Describe \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower \_\_\_ Co-Bor

Other: Describe \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower \_\_\_ Co-Bor

Other: Describe \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_ Borrower \_\_\_ Co-Bor

#### REAL ESTATE OWNED

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

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

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

If you own a vacation or second home what is the approximate current value? \_\_\_\_\_

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

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

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

If you own an investment property, what is the approximate current value? \_\_\_\_\_

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

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

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

*If you own other properties please include that information on another piece of paper*

#### OTHER IMPORTANT INFORMATION

What is the year make and model of your car(s)? Make \_\_\_\_\_ Model \_\_\_\_\_ Year \_\_\_\_\_

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

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

Do any of these apply to you? \_\_\_ Bankruptcy \_\_\_ Judgments \_\_\_ Tax Lien \_\_\_ Divorce \_\_\_ Child Support

I hereby authorize Best Equity Funding 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 Best Equity Funding to order a consumer credit report and verify other credit information, including past and present landlord information and mortgage history. It is understood that a copy of this form will also serve as authorization. The information that Best Equity obtains is only used in the processing of my application for a mortgage loan.

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

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

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## Concierge Program

### 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 this loan, initial expense, cash flow, taxes and overall 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 financial plan. To assist us in selecting the most appropriate and cost effective mortgage for your individual needs, please complete the questions Below:

1. How would you like us to stay in contact with you? (check all that apply)  
 email     phone     fax     mail     cell phone
2. Is this financing request for your  primary residence     second home     investment property?
3. How soon are you thinking of  buying or  refinancing?     Immediately     2-6 months     >6 months
4. If the loan will be for your primary residence what is the best estimate for how long you might live there?  
 1-3 years     3-5 years     5-7 years     7-10 years     10 years+
5. How many years do you think you will have this loan?  
 6-12 months     1-3years     3-5years     5-7years     7-10years     10 years+
6. Do you currently have any plans for major expenses in the next 12 months:  
\$ \_\_\_\_\_ New Car    \$ \_\_\_\_\_ Home Improvements  
\$ \_\_\_\_\_ College    \$ \_\_\_\_\_ Rental Properties  
\$ \_\_\_\_\_ Health    \$ \_\_\_\_\_ Other: \_\_\_\_\_
7. 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 payment amount  
 Purchase a home with a specific budget, down payment and closing costs  
 Have the ability to sell, pay down, pay off, or refinance home without penalty  
 Maximize tax benefit  
 Other \_\_\_\_\_
8. 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 Strategies  
 Live Comfortably on One Income     Maximize Asset Portfolio Performance  
 Tax Reduction Strategies     Real Estate Investment Strategies  
 Other \_\_\_\_\_

# THE MORTGAGE

## Concierge Program

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

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

10. Would you like to establish an escrow account for property taxes and/or insurance as a part of your new loan?

Yes  No, thanks (unless required)

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

12. Have you spoken with other lenders?  Yes  No

If yes, which loan program do you like best so far? \_\_\_\_\_

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

14. Please rate your current level of satisfaction in the following areas, on a scale of 1 to 10 (10 being best)

Attorney - Legal advise

Estate Plan - Asset protection

Insurance - Life / Auto / Home


Financial Advisor - Investment strategies

Income tax preparation and reduction strategies

15. If we can show you ways of building wealth faster or becoming debt free more quickly, would you be interested?

16. The chart below illustrates the trade-off between fixed and adjustable interest rates.

Please indicate the best match based on you preference between a fixed and adjustable interest rate, by placing "X" in the appropriate box .

<b>A</b> <input style="width: 50px; height: 20px;" type="checkbox"/>	<b>B</b> <input style="width: 50px; height: 20px;" type="checkbox"/>	<b>C</b> <input style="width: 50px; height: 20px;" type="checkbox"/>
		
Conservative 30 or 15 yr fixed rate Long Term _ NO volatility	Moderate - Predictable 3 to 10 year ARM Intermediate	Aggressive 1 month to 1 year ARM <b>Lowest Market Rate</b>

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## Concierge Program

17. Do you have children?  Yes  No If yes, how many? \_\_\_\_\_ Age(s) \_\_\_\_\_

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

Need to save more  Too much spending

Need to make more money  Too much credit card debt

I pay too much tax  Other \_\_\_\_\_

19. What is your current strategy for:

(a) Affording college for your children?  529 plan  other \_\_\_\_\_

(b) Having enough money to retire?  401k plan  IRA  Other \_\_\_\_\_

20. Please let us know who can we thank for referring you to us? \_\_\_\_\_

21. 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?

Please provide their name and phone number if you would like us to contact them:

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

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

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

### THESE NEXT QUESTIONS ONLY APPLY IF YOU ARE REFINANCING

22. 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?

In the loan  out-of-pocket

23. Would you like to incorporate them into the loan amount or would you prefer to pay them out-of-pocket?

In the loan  out-of-pocket

24. Do you want to receive any "cash out" as a result of this transaction (paying off credit cards, home improvement, investments, etc.)? If yes how much \$ \_\_\_\_\_

25. Is there a certain time of day that is better for you to close your loan?  Yes  No If yes, when? \_\_\_\_\_

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## New Home Profile

*We have created this profile to help you find your dream home. With this vital information your Realtor will use their computer data base to narrow your search and provide a list of homes for sale that match your profile thus helping you find your dream home.*

**Preferred Location?** \_\_\_\_\_

**Price range**      **From \$** \_\_\_\_\_ **to \$** \_\_\_\_\_

**Preferred number of Bedrooms**    \_\_\_ 1 \_\_\_ 2 \_\_\_ 3 \_\_\_ 4 \_\_\_ 5 \_\_\_ more \_\_\_

**Preferred number of Bathrooms**    \_\_\_ 1 \_\_\_ 2 \_\_\_ 3 \_\_\_ 4 \_\_\_ 5 \_\_\_ more \_\_\_

**Preferred square footage**      **Between** \_\_\_\_\_ **and** \_\_\_\_\_

**Preferred Property Type**      \_\_\_ Single Family \_\_\_ Condo \_\_\_ Townhome

\_\_\_ Other \_\_\_\_\_

**Preferred home style?** \_\_\_\_\_

**Preferred Interior Features** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Preferred Exterior Features** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Is Being Close to Work Important?**    \_\_\_ Yes \_\_\_ No

**If Yes, What City Do You Work In?** \_\_\_\_\_

**Other Preferences?** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

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## TIPS FOR A SMOOTH LOAN APPROVAL

**Here is a list of helpful tips to ensure an effortless loan process. These DO's and DON'Ts will help avoid any delays with your loan approval.**

- ◆ DO continue making your mortgage or rent payments
- ◆ DO stay current on all existing accounts
- ◆ DO keep working at your current employer
- ◆ DO continue living at your current residence
- ◆ DO continue to use your credit as normal
- ◆ DO call us if you have any questions
- ◆ **DON'T** make a major purchase (car, boat, jewelry, ect.)
- ◆ **DON'T** apply for new credit (even if you seem pre-approved)
- ◆ **DON'T** open a new credit card
- ◆ **DON'T** transfer any balances from one account to another
- ◆ **DON'T** pay off charge offs without a discussion with us first
- ◆ **DON'T** pay off collections without a discussion with us first
- ◆ **DON'T** buy any furniture
- ◆ **DON'T** close any credit card accounts
- ◆ **DON'T** change bank accounts
- ◆ **DON'T** max out or over charge on your credit card accounts
- ◆ **DON'T** consolidate your debts in to 1 or 2 credit accounts
- ◆ **DON'T** take out a new loan
- ◆ **DON'T** start any home improvement projects
- ◆ **DON'T** open a new cell phone account

**If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.**

# THE MORTGAGE

## Shopping Around?

**Here's the inside scoop on how to do it right!!!**

Make sure you are working with an experienced, professional mortgage planner. The largest financial transaction of your life is far too important to place into the hands of someone who is not capable of advising you properly and troubleshooting the issues that may arise along the way.

**FIRST AND FOREMOST MAKE SURE THAT THE PERSON THAT YOU ARE SPEAKING WITH IS LICENSED!!!** *It is a law in the state of California that ANYONE originating a loan on a residential property must be licensed through the Department of Real Estate or the Department of Corporations. Go to [www.dre.ca.gov](http://www.dre.ca.gov) to check the license status of anyone that claims to be a loan officer and make sure that they can Legally originate home loans.*

**IF IT SEEMS TOO GOOD TO BE TRUE, IT IS!!!** *But you didn't really need us to tell you that, did you? Mortgage money and interest rates all come from the same place, and if something sounds really unbelievable, you better ask a few more questions and find the catch. If the rate seems incredible, are there any hidden fees?*

**UNDERSTAND THAT INTEREST RATES AND CLOSING COSTS GO HAND AND HAND.** *This means that you can have any rate that you want - but you may pay more in costs if the rate is lower than the norm. On the other hand, you can pay discounted fee's, reduced fee's or even no fee's at all but understand that this comes with a higher interest rate.*

**YOUR LENDER MUST ABSOLUTELY BE ABLE TO ANSWER THE FOLLOWING QUESTION CORRECTLY. IF THEY DO NOT KNOW THE ANSWER... RUN... DON'T WALK... RUN...TO A LENDER THAT DOES!!! THIS WILL BE THE ULTIMATE TELL OF AN INEXPERIENCED LOAN OFFICER.**

**WHAT ARE MORTGAGE RATES BASED ON AND DO YOU SEE THEM GOING UP OR DOWN?** *The only correct answer is Mortgage Backed Securities or Mortgage Bonds, NOT the 10-year Treasury Note. While the 10 year Treasury Note sometimes trends in the same direction as Mortgage Bonds, it is not unusual to see them move in completely different directions. It will be impossible for someone to be able to answer the second part of the question if they are watching the wrong indicator.*

**Be Smart... Ask Questions... Get Answers!**

More than likely, this is one of the largest and most important financial transactions you will ever make. You might only do this 4 or 5 times in your entire life... but we do this every single day. It's your home and your future. It's our profession and our passion. We're ready to work for your best interests!

## FAX TRANSMITTAL FORM

To: From:

**Joe Feinhandler**  
Executive Mortgage Planner  
Best Equity Funding  
Phone: (619) 285-2921  
Fax: (866) 888-3635

**Name:**  
**Phone:**  
**Fax:**  
**E-mail:**

Urgent

**Date Sent:**

For Review

**Time Sent:**

Please Comment

**Number of pages including cover:**

Please Reply

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

I will personally follow up with you and schedule a convenient phone appointment for the Mortgage Needs Analysis. This step in the process is designed to help you better understand the loan process and determine which loan best meets your financial needs.

I appreciate and value your business.

Best Regards,

**Joe Feinhandler**  
Executive Mortgage Planner  
President

