



## The Purchase Planning Program

### We are Purchase Planners...

We have developed a special process called The Purchase Planning Program. It provides unique service and strategies to simplify the home buying process and help you achieve your personal and financial goals.



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# AZ Lending Experts LLC

## Welcome!

We look forward to assisting you on your upcoming home purchase. We would like to take a minute to introduce ourselves. When we have exceeded your expectations, please free to tell your family, friends and colleagues about us!

As you may know, our industry is changing and obtaining proper mortgage financing has become more important than ever. If you are going to be purchasing a home in Arizona, we would like to offer you our services. We have been mortgage brokers here in the Phoenix area for many years. We pride ourselves on our knowledge and ability to find our customers the best possible loan programs. We have provided this Purchase Planning Program and would like to offer you a free, 30 minute consultation.

Obviously, we can help you determine (if you don't already know) how much home you can qualify to buy. Any competent mortgage broker should be able to do that for you in a few minutes. But we are offering much more:

- We have access to hundreds of banks mortgage programs and interest rates, and we will shop them for you on a daily basis to insure you are getting the best loan available.
- We believe you can maximize your financial situation in a home purchase by having a strategy. The primary purpose of our consultation is to understand enough about your situation to help you develop a strategy that's in line with your financial goals.
- We will help you to manage one of your biggest assets, your home, through quarterly reports, annual reviews and tax saving tips.
- We also guarantee that our service is second to none. You can reach us after hours, on weekends...whenever. We don't get paid until the deal closes, so we have the motivation to take excellent care of the client...you! .

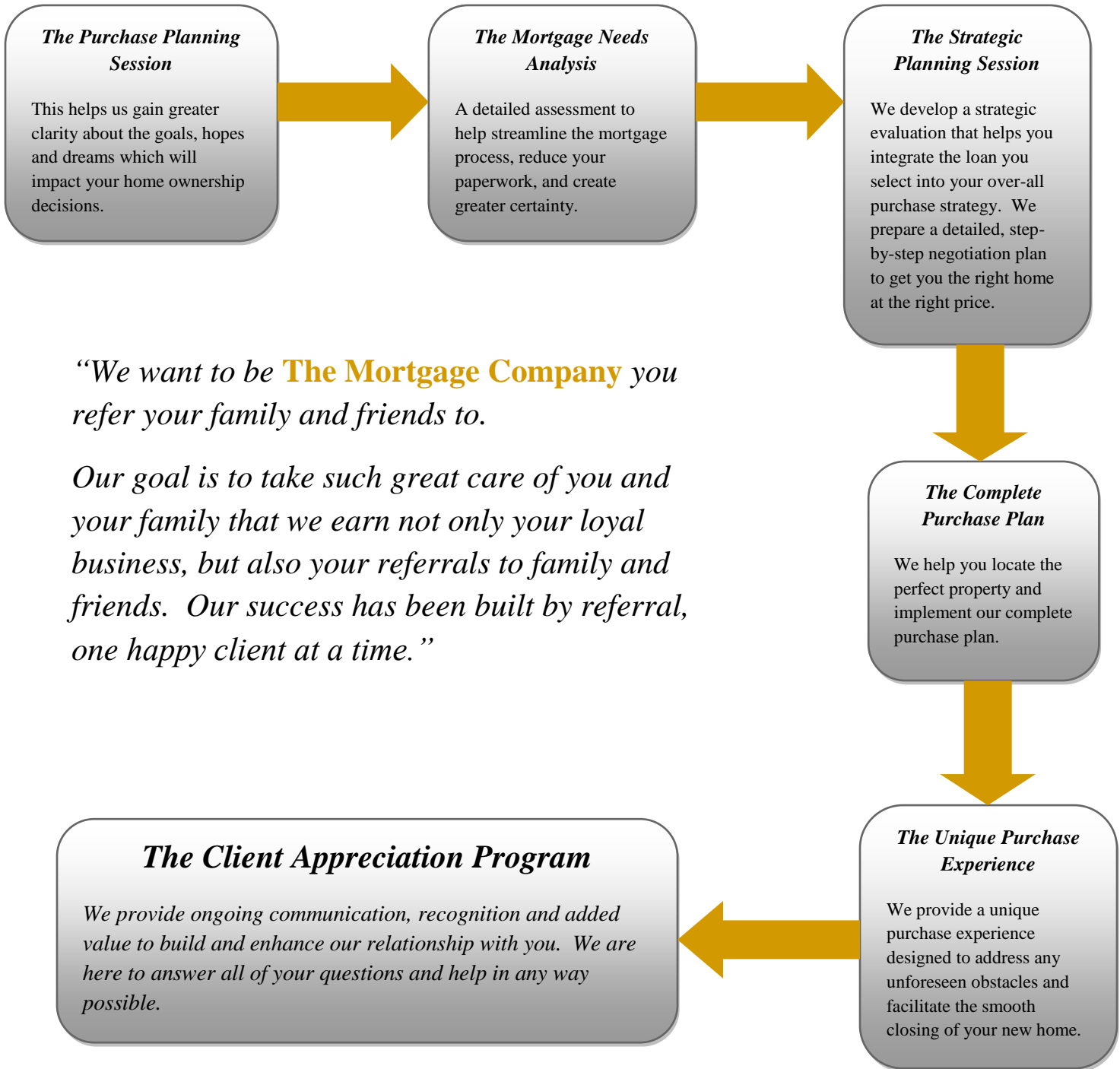
That's why we offer a 30-minute appointment. You're not obligating yourself to us in any way, but we've found over the years that if we can provide some value up front to people, we earn their respect and appreciation, and when the time comes their business.

We hope you find this information useful. Please feel free to call us with any questions you may have at this time – we are ready to work for your best interest, and we look forward to helping you with your purchase!

Sincerely,

**AZ Lending Experts LLC**

# Our Relationship With You



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

*Our goal is to take such great care of you and your family 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.”*

# New Home Profile

We have created this profile to help you find just the right home. With this vital information your Realtor will be able to narrow your search; provide a list of homes for sale that match your profile; and help you find the perfect home.

## Preferred Location (County)

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**Price Range** From \$\_\_\_\_\_ to \$\_\_\_\_\_

**Age Preference**  New Construction  <10 years old  <30 years old  other

**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 \_\_\_\_\_ square feet

**Preferred Property Type**  Single Family  Condo  Townhome  Farm  Other

## Preferred Home Style

1 Story  A-Frame  Colonial  Mediterranean  Other \_\_\_\_\_

1.5 Story  Bungalow  Contemporary  Mobile Home  Tudor

2 Story  Cape Cod  Log  Split Level  Victorian

## Preferred Interior Features

Basement  Finished Basement  Hardwood Floors  Tile Floors

Central Air  Fireplace  Laundry Room  Workshop

Den/Study  Formal Dining Room  Natural Gas Heat

Family Room  Great Room  Recreation Room  Other \_\_\_\_\_

**Preferred Garage**  1 or more  2 or more  3 or more  4 or more  attached parking

## Preferred Exterior Features

Boat facilities  Fenced Yard  Horse facilities  Spa  Swimming pool  Tennis court

**Preferred Acreage**  <0.5 acres  0.5 or more  1.0 or more  2.0 or more  5 or more

**Preferred School District** \_\_\_\_\_ **Private School** \_\_\_\_\_

**Preferred Schools**  Elementary  Middle  High  College  Other

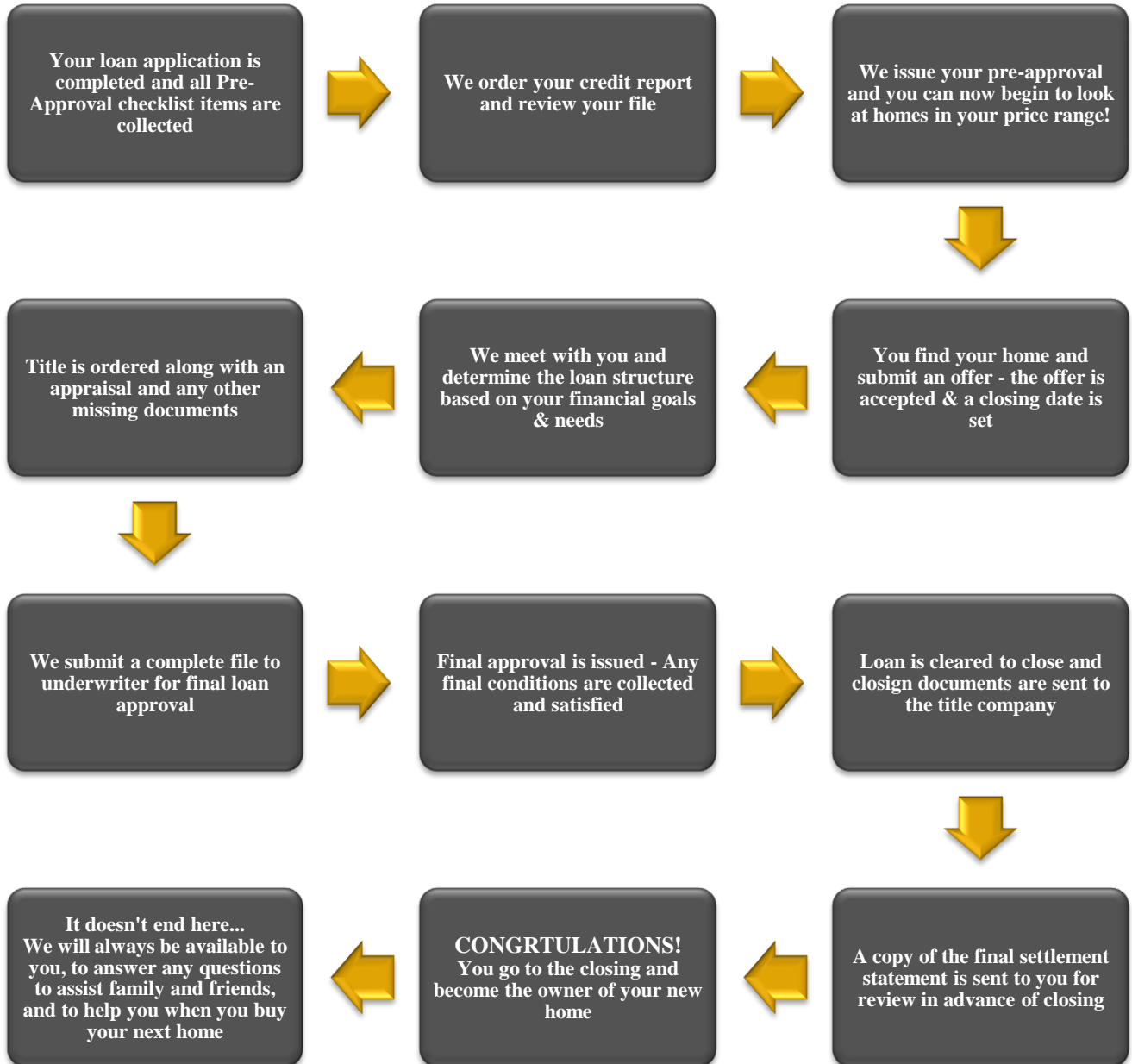
**Is Being Close To Work Important?**  Yes  No

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

**Do You have A Preferred Suburb Where You Want To Live?** \_\_\_\_\_

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

# The Loan Process – Buying A Home



# PURCHASE LENDING APPLICATION

Borrower: \_\_\_\_\_ Co-borrower: \_\_\_\_\_

Address: \_\_\_\_\_ Years at this address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_ Telephone: \_\_\_\_\_

Prior address (if less than 2 years) \_\_\_\_\_

## Employment

<b>BORROWER</b> Yrs at job _____ Employer: _____  Address: _____ City/ST/zip: _____ Telephone: _____ Position: _____  Monthly income before taxes: \$ _____ Bonus Income? _____ Commission Income? _____  Prior employer: _____	<b>CO-BORROWER</b> Yrs at job _____ Employer: _____  Address: _____ City/ST/zip: _____ Telephone: _____ Position: _____  Monthly income before taxes: \$ _____ Bonus Income? _____ Commission Income? _____  Prior employer: _____
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## Real Estate Currently Owned (if applicable)

1<sup>st</sup> Property Address: \_\_\_\_\_ Mortgage Lender: \_\_\_\_\_  
 Loan Balance: \$ \_\_\_\_\_ Payment: \$ \_\_\_\_\_ Rate: \_\_\_\_\_% Term: \_\_\_\_\_ months

2<sup>nd</sup> Property Address: \_\_\_\_\_ Mortgage Lender: \_\_\_\_\_  
 Loan Balance: \$ \_\_\_\_\_ Payment: \$ \_\_\_\_\_ Rate: \_\_\_\_\_% Term: \_\_\_\_\_ months

*\*If more than 2 properties please submit a 2<sup>nd</sup> sheet with all additional properties*

## Assets

Bank: \_\_\_\_\_ Checking bal: \$ \_\_\_\_\_ Savings bal: \$ \_\_\_\_\_ Retirement bal: \$ \_\_\_\_\_

Down Payment Amount? \_\_\_\_\_ Will any part of the down payment be a gift from a family Member? \_\_\_\_\_

## General Information

Type: Primary residence ( ) 2<sup>nd</sup> home ( ) Investment ( ) Land ( ) Commercial ( ) Other ( )

Loan type: \_\_\_\_\_ Amount requested: \$ \_\_\_\_\_ How long do you plan on keeping this home? \_\_\_\_\_

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

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

The applicant(s) authorize Freehold Capital, Inc. to order a consumer credit report: ( ) YES ( ) NO

Borrower SS#: \_\_\_\_\_ DOB: \_\_\_\_\_ Co-Borr . SS#: \_\_\_\_\_ DOB: \_\_\_\_\_

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

Email Address: \_\_\_\_\_ Date: \_\_\_\_\_ Email Address: \_\_\_\_\_ Date: \_\_\_\_\_

# 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:

1. How soon are you thinking of buying?  Immediately  2-6 months  >6 months
2. If 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+
3. How many years do you think you will have this loan?
4. Do you claim any unreimbursed business expenses on your tax returns?  Yes  No
5. 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 \$ \_\_\_\_\_
  - 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 \_\_\_\_\_
6. 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)
7. Have you spoken with other lenders?  Yes  No  
If yes, which loan program do you like best so far? \_\_\_\_\_
8. Please rate your current level of satisfaction in the following areas, on a scale of 1 to 10 (10 being best),
  - Estate plan - Asset protection
  - Insurance - Life / Auto / Home
  - Financial advisor - Investment strategy
  - Income tax preparation and reduction strategies
9. Are you interested in buying real estate for investment purposes?  Yes  No, thanks
10. What is the maximum total monthly housing payment you would be comfortable with? \$ \_\_\_\_\_
11. What is your current strategy for:
  - Affording college for your children?  529 plan  other
  - Having enough money to retire?  401K  IRA  other
  - Having the money necessary to get through a financial setback?  Savings  other
12. What did you like most or least about the last loan officer you worked with?  
\_\_\_\_\_
13. What else would you like to know about me/my company before you would consider allowing us to serve you?  
\_\_\_\_\_

## 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** keep your same insurance company
- **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, fur, jewelry, etc.)
- **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 debt onto 1 or 2 credit cards
- **DON'T** take out a new loan
- **DON'T** start any home improvement projects
- **DON'T** finance any elective medical procedure
- **DON'T** open a new cellular phone account
- **DON'T** join a new fitness club
- **DON'T** pay off any loans or credit cards without discussing it with us

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.



# Shopping Around?

## HERE'S THE INSIDE SCOOP ON HOW TO DO IT RIGHT!

First: Make sure you are working with an experienced, professional loan officer. 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. But how can you tell?

Here are **FOUR SIMPLE QUESTIONS YOUR LENDER ABSOLUTELY MUST BE ABLE TO ANSWER CORRECTLY. IF THEY DO NOT KNOW THE ANSWERS...RUN...DON'T WALK...RUN.... TO A LENDER THAT DOES!!**

1. **What are mortgage interest rates based on?**

*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 opposite directions. DO NOT work with a lender who has their eyes on the wrong indicators.*

2. **What is the next Economic Report or event that could cause interest rate movement?**

*A professional lender will have this information at their fingertips.*

3. **When Bernanke and the Fed "change rates", what does this mean... and what impact does this have on mortgage interest rates?**

*The answer may surprise you. When the Fed makes a move, they can change a rate called the "Fed Funds Rate" or "Discount Rate". These are both very short-term rates that impact credit cards, Home Equity credit lines, auto loans and the like. On the day of the Fed move, Mortgage rates most often will actually move in the opposite direction as the Fed change. This is due to the dynamics within the financial markets in response to inflation. For more information and explanation, just give us a call.*

4. **Do you have access to live, real time, mortgage bonds quotes?**

*If the lender cannot explain how Mortgage Bonds and interest rates are moving in real time and warn you in advance of a costly intra-day price change, you are talking with someone who is still reading yesterday's newspaper, and probably not a professional with whom to entrust your home mortgage financing. Would you work with a stockbroker who is only able to grab yesterday's paper to tell you how a stock traded yesterday but had no idea what the movement looks like at the present time and what market conditions could cause changes in the near future? No Way!*

## 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 do this only four or five 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 interest.

## Shopping... Part Two

Once you are satisfied that you are working with a top-quality professional mortgage advisor, here are the rules and secrets you must know to “shop” effectively.

First, **IF IT SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS.** But you didn’t really need us to tell you that did you? Mortgage money and interest rates all come from the same places, and if something sounds really unbelievable, better ask a few more questions and find the hook. Is there a prepayment penalty? If the rate seems incredible, are there extra fees? What is the length of the lock-in? If fees discounted, is it built into a higher interest rate?

Second, **MAKE CORRECT COMPARISONS.** When looking at estimates, don’t simply look at the bottom line. You absolutely must compare lender fees to lender fees, as these are the only ones that the lender controls. And make sure lender fees are not “hidden” down amongst the title or state fees. A lender is responsible for quoting other fees involved with a mortgage loan, but since they are third-party fees – they are often under-quoted up front by a lender to make their bottom line appear lower, since they know that many consumers are not educated to NOT simply look at the bottom line! APR? Easily manipulated as well, and worthless as a tool of comparison.

Third, **UNDERSTAND THAT INTEREST RATES AND CLOSING COST GO HAND IN HAND.** This means that you can have any interest 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 fees, reduced fees, or even no fees at all – but understand that this comes at the expense of a higher interest rate. Either of these balances might be right for you, or perhaps somewhere in between. It all depends on what your financial goals are. A professional lender will be able to offer the best advice and options in terms of the balance between interest rate and closing costs that correctly fits your personal goals.

Fourth, **UNDERSTAND THAT INTEREST RATES CAN CHANGE DAILY, EVEN HOURLY.** This means that if you are comparing lender rates and fees – this is a moving target on an hourly basis. For example, if you have two lenders that you just can’t decide between and want a quote from each – you must get this quote at the exact same time on the exact same day with the exact same terms or it will not be an accurate comparison. You also must know the length of the lock you are looking for, since longer rates locks typically have slightly higher rates.

Again, our advice to you is to be smart. Ask questions. Get answers.

**As you can imagine, we wouldn’t be encouraging you to shop around if we weren’t pretty confident that we feel that we can give you a great value and service you the very best.** Please call us with any further questions you may have at this time – we are ready to work for your best interest!! **480-649-3825**

## **Read what clients are saying about Us...**

Scott has gone above and beyond our expectations as far as keeping us informed every step of the way during our loan, as well as giving helpful tips and ideas to help with a smooth process. We are very pleased and relieved to say that we were actually able to close on our house early. We would highly recommend Scott and AZ Lending Experts to anyone buying a home. His knowledge and ability to explain terms for us was very helpful in putting our minds at ease.

**Paul T**

Richard,

Thank you for every last detail you covered for us. You went above and beyond what you needed, but we would have been stuck without you. We are so thankful for your hands-on effort. Please know we will always remember you in the future!

Thank you again,

**Danny and Kathie**

Scott,

Thanks just doesn't express my gratitude for all you've done for me. You are truly the Best Loan Officer and a great friend. Thanks for making this whole process so stress free and fun. I can't wait to do it again!"

**Becky**

Richard, we can't thank you enough for your 100% professional involvement in our process to secure financing on our new home. Though other bankers said it couldn't be done because of our past financial struggles, you were positive, encouraging and said you knew it could be done! You had all the systems and teams in place to make this a painless stress-free process on our part. You took a strong personal interest via daily phone calls or email updates and saw our purchase through to the end. We thank you for your efforts.

**Mary & Brent Perkins**

Scott, thanks for taking such good care of our mortgage needs. With over twenty years practicing law with primarily big firms, my bank was unable to get me a conventional mortgage because I recently started my own company. You and your team made the whole process easy. You took my information over the phone, followed up on all the details and we showed up to close loans on our home in Scottsdale. I have since sent several friends and clients to you and each has been treated as I would treat my own clients. Thanks for all of your help.

**Brian Beckworth**

Great working with you Richard! You have made this experience a joy. We were dreading purchasing another home after our last experience and you have proven to us that this can be a pleasant experience. To top it off, you were able to secure us the best rate of all the lenders we talked to. Thanks again!

**Judy Nickols**

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Mesa, AZ 85206

To: **AZ Lending Experts LLC**

Fax number: **480-463-4081**

From:

Fax number:

Date:

Regarding:

**Mortgage Loan Pre-Qualification**

Phone number for follow-up:

## Comments:

The first step in the Mortgage Concierge Program is for you to review the attached Loan Application & Mortgage Planning Questionnaire and fax it to my office. This will start your pre-qualification process. We will also need the following documents:

- Last 2 Years Tax Returns & W-2's**
- Pay stubs covering most recent 30 days of pay**
- Two Months Bank Statements (Include all Pages)**

My team will follow-up personally with you and schedule a convenient phone appointment to review your application and answer any questions. This step in the program is designed to help you better understand the loan process and determine which loan best meets your financial needs.

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

**Sincerely,**

**AZ Lending Experts**

MB 0919384

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