

THE MORTGAGE *Concierge Program*

The Mortgage Planning Package

We are mortgage planners.

We 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.



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Our Relationship $\kappa\chi\delta\upsilon$

The Mortgage Planning Package

This helps you gain greater clarity around how your personal financial situation impacts your home ownership goals.

The Mortgage Needs Analysis

We prepare a detailed assessment to help streamline the mortgage process, reduce your paperwork, and create greater certainty.

The Strategic Planning Session

We develop a strategic evaluation that helps you integrate the loan you select into your over-all long and short-term financial and investment plan, to minimize taxes, improve cash flow and minimize interest expense.

*“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 Complete Mortgage Plan

We prepare a detailed, step-by-step plan to obtain the right mortgage and achieve your objectives.

The Cent 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.

The Unique Mortgage Experience

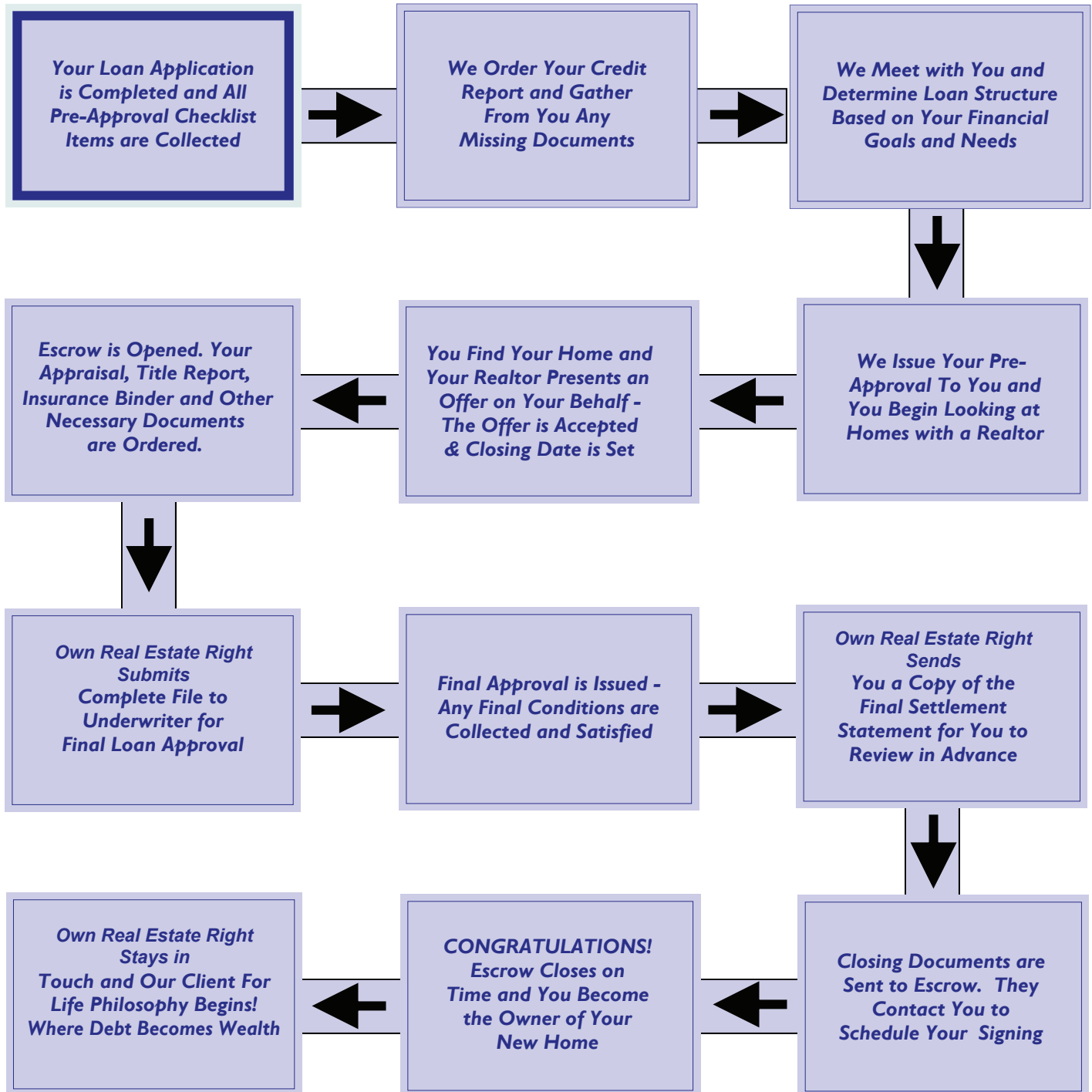
We provide a unique concierge experience designed to address any unforeseen obstacles and facilitate the smooth closing of your mortgage.

The Client Appreciation Program

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



THE PROCESS - For Buying A Home





TIPS FOR A SMOOTH LOAN APPROVAL

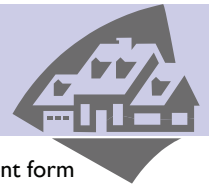
Here is a list of helpful tips to ensure an effortless loan process. These **DO's** and **DON'Ts** will help avoid any delays with your loan approval.

- **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, Furniture, etc.)
- **DON'T** apply for new credit (even if you seem pre-approved)
- **DON'T** open a new credit card
- **DON'T** pay off any loans or credit cards without discussing it with us
- **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** 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.

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LOAN APPLICATION FORM

This is not a loan commitment form

BORROWER INFORMATION

Are you Married Single Divorced Separated

Full Name _____ Social Security Number _____

Home phone # _____ Work phone # _____

Cell phone # _____ Email _____

Current Home Address (if different) _____ Date of Birth ____ / ____ / ____

City _____ State _____ Zip _____ Yrs in School _____

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

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

If you currently rent, do you rent from an: Individual Mgmt Co.

Previous address (2yr History Required) _____

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 Phone# _____

Salary \$ _____ /year Commission (2yr History Required) \$ _____

Overtime or Bonuses (2yr History Required) \$ _____

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 _____

What was your start date? _____ End Date? _____

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

Hourly \$ _____ /hour you work _____ hours per week Phone# _____

Salary \$ _____ /year Commission (2yr History Required) \$ _____

Overtime or Bonuses (2yr History Required) \$ _____

THE MORTGAGE
Concierge Program



LOAN APPLICATION FORM

This is not a loan commitment form

CO-BORROWER INFORMATION (if applicable)

Are you Married Single
 Divorced Separated

Full Name _____ Social Security Number _____

Home phone # _____ Work phone # _____

Cell phone # _____ Email _____

Current Home Address (if different) _____ Date of Birth ___/___/___

City _____ State _____ Zip _____ Yrs in School _____

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

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

If you currently rent, do you rent from an: Individual Mgmt Co.

Previous address (2yr History Required) _____

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 Phone# _____

Salary \$ _____ /year Commission (2yr History Required) \$ _____

Overtime or Bonuses (2yr History Required) \$ _____

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 _____

What was your start date? _____ End Date? _____

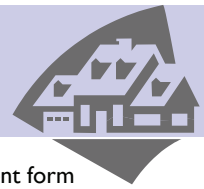
Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ _____ /hour you work _____ hours per week Phone# _____

Salary \$ _____ /year Commission (2yr History Required) \$ _____

Overtime or Bonuses (2yr History Required) \$ _____

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LOAN APPLICATION FORM

This is not a loan commitment form

LIQUID ASSETS (Borrower, Co-Borrower & Joint)

Checking Account Approx Balance \$ _____ Bank _____
 Savings Account Approx Balance \$ _____ Bank _____
 Retirement Account (401K, etc.) \$ _____ Bank _____
 Other: Describe _____ \$ _____ Bank _____
 Other: Describe _____ \$ _____ Bank _____

Borrower	Co-Bar	Joint
_____	_____	_____
Borrower	Co-Bar	Joint
_____	_____	_____
Borrower	Co-Bar	Joint
_____	_____	_____
Borrower	Co-Bar	Joint
_____	_____	_____

Surce of Down Payment & Closing Costs \$ _____

REAL ESTATE OWNED

If you own your own home, what is a conservative estimate of value? _____

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

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

Yearly Property Taxes \$ _____ Hazard Insurance Premiums \$ _____ HOA Dues \$ _____

If you own a VACATION or SECOND HOME, what is the approximate current value? \$ _____

What year did you buy the home? _____ What was the approx. purchase price? \$ _____

What is mortgage payment? _____ What is the rental income? _____

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

Yearly Property Taxes \$ _____ Hazard Insurance Premiums \$ _____ HOA Dues \$ _____

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 approx. purchase price? \$ _____

What is mortgage payment? _____ What is the rental income? _____

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

Yearly Property Taxes \$ _____ Hazard Insurance Premiums \$ _____ HOA Dues \$ _____

What is the address? _____

**you own other properties, please request a schedule of real estate owned with this application.*

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 O'Donnell Financial Group 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 O'Donnell Financial Group to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information O'Donnell Financial Group obtains is only used in processing of my application for mortgage loan.

Borrower Name _____ Co-Borrower Name _____

Borrower Signature _____ Co-Borrower Signature _____



CERTIFICATION

The undersigned clarify the following:

1. I/We have applied for a mortgage loan with **O'Donnell Financial Group**. In applying for the loan, I/we completed a loan application, which contained various information on the purpose of the loan, the amount, and source of the down payment, employment and income information and assets and liabilities. I/We certify that all the information supplied is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that **O'Donnell Financial Group** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage from **O'Donnell Financial Group**. As part of the application process, **O'Donnell Financial Group** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide **O'Donnell Financial Group** and any investor whom **O'Donnell Financial Group** may sell my mortgage, any and all information and documentation that they request. Such information includes but is not limited to, employment history and income; bank, money market, and similar account balances, credit history, and copies of income tax returns.
3. **O'Donnell Financial Group** or any investor that purchases the mortgage any address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **O'Donnell Financial Group** or the investor that purchased the mortgage is appreciated.
6. In the event verifications are requested, no additional charge will be incurred by the undersigned borrower.

(Borrowers Signature)

(Social Security Number)

(Borrowers Signature)

(Social Security Number)

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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 would you like us to stay in contact with you? (check all that apply)
 email phone fax mail cell phone
2. How soon are you thinking of buying or refinancing? Immediately 2-6 months 6-12 months > 1 year
3. 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+
4. How many years do you think you will have this loan?
 6-12 months 1-3 years 3-5 years 5-7 years 7-10 years 10 years+
5. In how many years do you plan to retire? _____ Years Co-Borrower _____ 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 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 _____
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 Contributions
 Live Comfortably on One Income Maximize Asset Portfolio Performance
 Live Comfortably on a Fixed Income Real Estate Investment Strategies
 Tax Reduction Strategies Asset Protection Strategies
 Other _____

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9. If you currently rent, please provide us the name of your landlord or management company and their contact information.
 Name _____ Phone _____
 If ranting from an individual, can you provide 12 months cancelled checks? ___Yes ___No
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 improving your credit? ___Yes ___No
12. Have you spoken with other lenders? ___Yes ___No
 If yes, which loan program do you like best so far? _____
 If yes, What did you like most / least about them? _____
 If yes, why have you contacted me? _____
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 advice
 _____ Estate plan - Asset protection
 _____ Insurance - Life / Auto / Home
 _____ Financial advisor - Investment strategy
 _____ Income tax preparation and reduction strategies
15. If we can show you ways of building wealth faster? Would you be interested! ___Yes ___No
16. If we can show you ways of becoming debt free by managing your liabilities more efficiently would you be interested!
 ___Yes ___No
17. Are you interested in buying real estate for investment purposes? ___Yes ___No ___(1-5 Yrs___5-10Yrs)
18. Are you interested in buying a second home? ___Yes ___No ___(1-5 Yrs___5-10Yrs)
19. What is the maximum total monthly housing payment you would be comfortable with? \$ _____
 Does this amount include property taxes and insurance / HOA? ___Yes ___No
20. The chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match based on your current preference between a fixed and adjustable interest rate, by placing and "X" in the appropriate box.

A 	B 	C
Increasing Risk / Lower Interest Rates		
Conservative 30 or 15 year fixed rate Long term - No volatility	Moderate - Predictable 3 to 10 year ARM Intermediate Fixed	Aggressive 1 month to 1 year ARM Lowest Market Rate