

# THE MORTGAGE Concierge Program

The Mortgage Planning Package

We are *mortgage advisors.*

Our unique process, The Mortgage Concierge Program, provides services and strategies to simplify the mortgage process and help you achieve your personal and financial goals.



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**MORTGAGE CALIFORNIA**  
2050 Pioneer Court  
San Mateo, CA 94402

# The Chris Williamson Team

## Welcome to Mortgage California and The Chris Williamson Team!

Thanks again for contacting us. We look forward to assisting you on your upcoming loan. As we move through your transaction, I want to be sure I offer you the best service available.

In order to do so, I utilize a team structure. This format ensures that I am always available to answer your questions and handle your requests, while also allowing us to become experts in our own area. Let me explain a bit more about our concept...

As your Mortgage Advisor, it is my job to determine which loan structure best fits you and your ultimate scenario. I spend a great deal of time understanding the true needs and goals of each of my clients to ensure that you obtain the best financing available, without sacrificing your long-term goals.

**Victoria** is our Mortgage Processor and will handle all your paperwork to check that it is properly completed and filed. She will be collecting the information and documentation needed to move forward with your loan request. Once the needed paperwork is completed, she will lock in your interest rate, prepare your application for processing, submit your application and clear any conditions she receives back from the underwriting department.

**Rebecca** is our Marketing Coordinator. You may be hearing from Rebecca from time to time after your loan closes as it is her job to alert you of any market changes that can save you money. She will work with you, prior to closure, to determine the best way to contact you and how often you'd like to be notified.

I hope that you find our team format to be an asset and that you tell your friends and family about the unparalleled service you've received. I look forward to a long and rewarding relationship with you!

Sincerely,

### Chris Williamson

Mortgage Advisor  
Mortgage California  
(650) 520-0915  
Chris@ChrisEWilliamson.com  
www.SanMateoMortgageBlog.com



# Our Relationship With You

## The Mortgage Planning Package

This helps you gain greater clarity around how your 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 long term and short-term financial plan, to minimize taxes, improve cash flow and minimize interest expense.



## The Complete Mortgage Plan

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



## 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 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 Client Appreciation Program

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



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

Our goal is to make your loan process as smooth as possible, while adding value in ways you haven't yet imagined. We want you to be so impressed with our service that you can't help but mention our good work to others. Our success has been built by referral, one happy client at a time. We want you to be our next fully satisfied customer.”

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

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

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		

Amount \$	Interest Rate %	No. of Months	Amortization <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
			Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) County:	No. of Units
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Legal Description of Subject Property (attach description if necessary) See preliminary title report	Year Built
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Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
--	--

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a+b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
				Cost \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
------------------------------------	------------------------------------	--

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)	
---	--

Borrower

### III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
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Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School //	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School //
------------------------	------------------------------	------------------	----------------	------------------------	------------------------------	------------------	----------------

<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages
--	---	--	--

Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
--	--

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
--	--

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
---	---

Borrower

### IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
---	------------------	---	------------------

Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
---	---

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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If employed in current position for less than two years or if currently employed in more than one position, complete the following:

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Borrower		IV. EMPLOYMENT INFORMATION				Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		
		Monthly Income			Monthly Income		
		\$			\$		
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		
		Monthly Income			Monthly Income		
		\$			\$		
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	\$
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		\$

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES		
Description Cash deposit toward purchase held by: \$	\$	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
		<b>LIABILITIES</b>	<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		

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VI. ASSETS AND LIABILITIES				
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)				
		Acct. no.		
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$				
<b>Subtotal Liquid Assets</b>	<b>\$</b>			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS																																			
a. Purchase Price	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td colspan="2" style="text-align: center;"><b>Borrower</b></td> <td colspan="2" style="text-align: center;"><b>Co-Borrower</b></td> </tr> <tr> <td></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>a. Are there any outstanding judgments against you?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>d. Are you a party to a lawsuit?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>		<b>Borrower</b>		<b>Co-Borrower</b>			Yes	No	Yes	No	a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<b>Borrower</b>		<b>Co-Borrower</b>																																
		Yes	No	Yes	No																															
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c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																															
d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																															
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b. Alterations, improvements, repairs																																				
c. Land (if acquired separately)																																				
d. Refinance (incl. debts to be paid off)																																				
e. Estimated prepaid items																																				
f. Estimated closing costs																																				
g. PMI, MIP, Funding Fee																																				
h. Discount (if Borrower will pay)																																				
i. <b>Total costs (add items a through h)</b>																																				
j. Subordinate financing																																				
k. Borrower's closing costs paid by Seller																																				

# THE MORTGAGE Concierge Program

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
l. Other Credits (explain)		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes No		Co-Borrower Yes No	
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note? -----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from / to Borrower (subtract j, k, l & o from i)		(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

## IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) <b>Chris Williamson</b> Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____
	Name and Address of Interviewer's Employer <b>Mortgage California</b> <b>16780 Lark Avenue</b> <b>Los Gatos, CA 95032</b> <b>(P) 408-355-2000</b> <b>(F) 408-335-1000</b>

# THE MORTGAGE Concierge Program

## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
<b>X</b>		<b>X</b>	

# THE MORTGAGE Concierge Program

## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.

Borrower: \_\_\_\_\_ Agency Case Number: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ Lender Case Number: \_\_\_\_\_

### VI. ASSETS AND LIABILITIES

Assets	Cash or Market Value	Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
<b>X</b>		<b>X</b>	

# 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 certain 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 person 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:

- How would you like us to stay in contact with you? (Check all that apply)  
 email    phone    fax    mail    cell phone
- Is this financing request for your  primary residence    second home    investment property?
- How soon are you thinking of  buying or  refinancing?    Immediately    2-6 months    >6months
- 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
- 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
- Do you currently have any plans for major expenses in the next 12 months:  

\$ _____	New Car	\$ _____	Home improvements
\$ _____	College	\$ _____	Rental properties
\$ _____	Health	\$ _____	Other: _____
- 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 \_\_\_\_\_
- Please check the following goals if they are a priority for you currently.  

<input type="checkbox"/> Improve Monthly Cash Flow	<input type="checkbox"/> Create a Comprehensive Financial Plan
<input type="checkbox"/> Maximize Education Savings	<input type="checkbox"/> Create a 6-12 Month Cash Reserve Account
<input type="checkbox"/> Maximize Retirement Savings	<input type="checkbox"/> Maximize Investment Contributions
<input type="checkbox"/> Live Comfortably on One Income	<input type="checkbox"/> Maximize Asset Portfolio Performance
<input type="checkbox"/> Live Comfortably on a Fixed Income	<input type="checkbox"/> Real Estate Investment Strategies
<input type="checkbox"/> Tax Reduction Strategies	<input type="checkbox"/> Asset Protection Strategies
<input type="checkbox"/> 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 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 program do you like best so far? Why? \_\_\_\_\_

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 the 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 or becoming debt-free more quickly, would you be interested?  
 Yes       No, thanks


16. Are you interested in buying real estate for investment purposes?       Yes       No, thanks

17. Have you attended any of our seminars listing on HomeBuyingTuesdays.com?       Yes       No, not yet  
 If yes, what did you like most about what you learned?

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

18. What is the maximum total monthly housing payment you would be comfortable with? \$ \_\_\_\_\_

19. The chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match based on your preference between a fixed and adjustable interest rate, by placing an "X" in the appropriate box.

<b>A</b> <input style="width: 80px; height: 30px; margin-left: 10px;" type="checkbox"/>	<b>B</b> <input style="width: 80px; height: 30px; margin-left: 10px;" type="checkbox"/>	<b>C</b> <input style="width: 80px; height: 30px; margin-left: 10px;" type="checkbox"/>
		
<b>Increasing Risk / Lower Interest Rates</b>		
<b>Conservative</b> 30 or 15 year fixed rate Long term - No volatility	<b>Moderate - Predictable</b> 3 to 10 year ARM Intermediate Fixed	<b>Aggressive</b> 1 month to 1 year ARM <b>Lowest Market Rate</b>

## THE MORTGAGE Concierge Program

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

21. 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 in taxes  Other \_\_\_\_\_

22. What is your current strategy for:

(a) Affording college for your children?  529 Plan  Other \_\_\_\_\_  
(b) Having enough money to retire?  401K  IRA  Other \_\_\_\_\_  
(c) Having the money necessary to get through a financial setback?  Savings  Other

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

24. What did you like most or least about the last loan officer you worked with?

\_\_\_\_\_

25. What else would you like to know about me/my company before you would consider allowing us to serve you?

\_\_\_\_\_

26. After you have closed your loan with Mortgage California, what criterial will need to be met for you to feel you have achieved your objectives (saved time and money and/or gained greater piece of mind)?

\_\_\_\_\_

27. 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?

Do you know anyone paying more than \$2,000 per month in rent?

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

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

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

28. 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

29. If there are closing costs, 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

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

31. Would you like to set up a home equity line of credit as part of this transaction?  Yes  No, thanks

32. Do you currently have a 2nd or 3rd mortgage or a home equity line of credit secured by your home?  Yes  No

If yes, do you want to keep this loan/line to be paid off as part of the transaction or do you wish to keep it if possible?

Keep it  Pay off & close it  Set up new loan/line after

33. Is there a certain time of day that is better for you to meet?  Yes  No If yes, when? \_\_\_\_\_

# Beat Other Buyers to the Best New Listings

Return this form for our free priority email notification of every new and updated listing from every licensed Real Estate company in your price range and area.

You'll get the fullest details on every property listed for sale complete with MLS#'s prices, addresses, maps, driving directions, pictures, school and demographic information, virtual and audio tours provided free of charge by a local licensed Real Estate specialist

### Preferred Location (County)

Alameda     Marin     San Francisco     Santa Clara     Sonoma  
 Contra Costa     Napa     San Mateo     Solano

Do you have a preferred suburb you would like to live? \_\_\_\_\_

Is being close to work important?     Yes     No

If yes, what city do you work in? \_\_\_\_\_

### Type of Housing Preferred

Single Family Residence     Condominium/Townhouse     Multi-Family Residence

### Minimum Bedrooms

One     Two     Three     Four     Five     Six +

### Minimum Bathrooms

One     1 1/2     Two     2 1/2     Three     3 1/2     4+

Minimum SquareFeet \_\_\_\_\_

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

Preferred Garage     1 or more     2 or more     3 or more     4 or more

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

Preferred Schools     Elementary     Middle     High     Other

When are you planning to move?     Within the Next 6 Months     More than 6 Months

Would you like me to refer you to an outstanding real estate agent?     Yes     No

### How often do you wish to receive the free email notification of new and updated listings?

- Continuously - Recommended for serious buyers who want the earliest, priority notification
- Daily - Recommended for active buyers
- Weekly - Recommended for those prospective buyers just starting to look
- Monthly - Recommended for those who simply wish to monitor market activity

# THE PROCESS - For Buying a Home

Your **Loan Application** is Completed and All Pre-Approval Checklist Items are Collected



We **Order Your Credit Report** and Gather Any Missing Documents



We **Issue Your Pre-Approval** and You Begin Looking at Homes with a Professional Realtor®



We **Order** Appraisal, Title Report, Insurance Binder and Other **Necessary Documents**



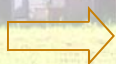
We **Meet with You** and Determine Loan Structure Based on Your Financial Goals and Needs



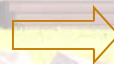
You **Find Your Home** and Your Realtor® Presents an Offer on Your Behalf—The Offer is Accepted & Closing Date is Set



We Submit Complete File to Underwriter for **Final Loan Approval**



**Final Approval is Issued** - Any Final Conditions are Collected and Satisfied



**Loan is Clear to Close** and Closing Documents are Sent to the Title Company



We **Stay in Touch** to Make Your Debt Become Wealth



**CONGRATULATIONS!** You Go To the Closing and Become the **Owner of Your New Home**



We Send You and Your Realtor® a Copy of the **Final Settlement Statement** for You to **Review** in Advance

# Tips for a Smooth Loan Approval

Here is a list of helpful tips to ensure an effortless loan process. These **DOs** 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 discussing it with us first
- DON'T pay off collections without discussing it 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 one or two 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 do anything that will run your credit (e.g. join a 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.**

# Testimonials

## Read what others are saying about The Chris Williamson Team...

“We worked with Chris to finance the purchase of our first home. Chris and his team definitely delivered the WOW factor we were promised. He walked us through every step of the process, helping us to understand each point so that we were comfortable moving forward, and even meeting with us numerous times post close to ensure our package was still the best available. They are truly the best there is.”

Roberto and Alisha

"Chris helped us through our last transaction and it couldn't have gone smoother. Chris orchestrated the entire process flawlessly and we always felt as though our loan was being handled professionally and competently. The service that Chris and his team offered us was first-rate. They were friendly, dependable, timely and fun to work with. We wholeheartedly endorse Chris."

Jimmy and Laurie

“As someone with a portfolio of over 25 properties, you would probably think we would have no need of assistance from Chris and his team. Not true. Chris expertly walked us through the process of both new loans and refinances several times and presented several different options for our financial goals. He patiently answered all of our questions and helped us come up with a sound financial plan. We recommend him to all of our friends and family!”

Alex and Jennifer

“Chris and his team always look out for your best interests. We used him for our first home purchase and just received a call from him to say that we could save \$300/month if we refinanced. We love how we don't have to worry about checking mortgage rates because we can count on Chris and his team to follow the market for us and let us know when it will be beneficial for us to refinance. Thanks to Chris and his entire team!”

Bob and Jill

# 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 in 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 don't 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 at their fingertips. For an up-to-date calendar of weekly economic reports and events that may cause rates to fluctuate, give us a call and we will provide them to you.

3) When Ben 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 are changing a rate called the "Fed Funds Rate." This is a very short-term rate that impacts credit cards, credit lines, auto loans and the like. Mortgage rates most often will actually move in the opposite direction as the Fed change, due to the dynamics within the financial markets. For more information and explanation, just give us a call.

4) What is happening in the market today and what do you see in the near future?

If a lender cannot explain how Mortgage Bonds and interest rates are moving at the present time, as well as what is coming up in the near future, you are talking with someone who is still reading last week's newspaper. They are probably not a professional with whom to entrust your home mortgage financing!

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 Around? (Part II)

## Here's the Inside Scoop on How to Do It Right!

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.

### 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, you 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 are discounted, is it built into a higher interest rate?

### YOU GET WHAT YOU PAY FOR.

If you are looking for the cheapest deal out there, understand that you are placing a hugely important process into the hands of the lowest bidder. Best case, expect very little advice, experience and personal service. Worst case, expect that you may not close at all. All too often, you don't know until it's too late that cheapest isn't BEST and lose the home of your dreams in the process. Just, remember that the cheapest rate on the wrong strategy can cost you thousands more in the long run. This is the largest financial transaction most people will make in their lifetime. We are not always the cheapest but we are a value. Our rates and costs are very competitive, and by working with us you will also get the top quality experience that you deserve.

### 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. (Especially 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.

### UNDERSTAND THAT INTEREST RATES AND CLOSING COSTS 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.

### 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. 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 rate locks typically have slightly higher rates.

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

We encourage you to shop around so you can be as confident as we are that our team is equipped to give you the best service around!

*Chris Williamson*

# Fax Transmittal Form

To:

**Chris Williamson**

Mortgage Advisor  
Mortgage California

Phone: (650) 520-0915

Fax: (408) 335-2489

Urgent

For Review

Please Comment

Please Reply

From:

**Name:**

Phone:

Fax:

Email:

Date Sent:

Time Sent:

Number of pages including cover page:

**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 and 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.**

**I am looking forward to the opportunity to discuss your loan options in greater detail.**

**Thank you,**

**Chris Williamson  
Mortgage Advisor**

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