



Happy one-year anniversary! It is hard to believe that a year has passed since we helped you with the financing of your home. Our entire team sends our best regards. We hope that you are enjoying your home and that all is well.

One of the promises I made when we began serving you over a year ago was: “If you were happy with what we did for you, I would help you avoid having to go through the whole mortgage process again in the future”. This is the time when we provide that very valuable service. By updating a limited amount of information in your loan file each year, we can then be ready to assist you at any time in the future with a new purchase, refinance, second home, investment property, home equity, or home improvement loan. This information will also allow us to be certain that the structure of your present mortgage is appropriate for your current needs.

All you need to do is answer the eight questions below by mail, e-mail or a personal phone conversation with me, and you are set. You do not need to provide us with any financial documentation at this time. I will review your answers to the questions below and provide you with suggestions or solutions as needed. I will also let you know for how much home you could qualify based on your current financial position.

1. Would you like to receive a complimentary copy of your-in-file credit report and your county tax appraised values each year when we perform this review?

YES NO

2. Have there been any significant changes in your employment or income in the last 12-months, or do you expect any in the near future.

YES NO

If yes, please explain the amounts and their elements such as base salary, commissions, bonuses or self-employment on the lines below:

3. Have there been any significant changes in your savings, checking, investment or other asset balances in the last 12 months, or do you expect any in the near future?

YES NO

If yes, please explain the amounts and their elements such as additions or subtractions:

4. Have you incurred any new debt that will remain open for more than 10 months?

YES NO

If yes, please explain the amounts and types:

5. Have you paid off any existing debt in the last 12 months?

YES NO

If yes, please explain the amounts and type:

6. What are your real estate goals and dreams?

In the next 3-5 years:

In the next 5-10 years:

Ten years plus:

7. On a scale of 1-10, with 10 being best, how would you rate your relationship with your:

CPA____

Financial Planner____

Insurance Agents____

Real Estate Professionals____

Banker____

8. Are there any needs you have right now that we can help you fulfill through the confident referral to any one of our professional partners?

Each year we repeat this process so that we can at anytime in the future be fully prepared to assist you with your goals and needs. Thank you for letting us serve you.