

THE DIRECT MORTGAGE PLANNING KIT

A unique package of services and strategies to simplify the mortgage process and help you achieve your personal and financial goals.



Jack Kammer
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Opening the door to your future, Today.
Home. Construction. Commercial.



DIRECT
HOME LOANS
www.edirecthomeloans.com

LOAN INFORMATION FORM

Please Fax to our secure fax line 866-532-0927

BORROWER INFORMATION

Marital status: Married Single Divorced

Name: _____ Date of Birth: ____/____/____ SSN: _____

Name: _____ Date of Birth: ____/____/____ SSN: _____

Address: _____ City: _____ State: _____ ZIP: _____

How long have you lived at this address? _____ Own Rent

Home Phone: _____ Work Phone: _____

Cell Phone: _____ E-mail: _____

What is your monthly rent? \$ _____

EMPLOYMENT INFORMATION

Current employer: _____ Self-employed: Yes No

Address: _____ City: _____ State: _____ ZIP: _____

Length of employment: Years: _____ Months: _____ Monthly income \$ _____

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Address: _____ City: _____ State: _____ ZIP: _____

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LIQUID ASSETS

Checking Approx Balance \$ _____ Bank _____ borrower co-borrower

Savings Approx Balance \$ _____ Bank _____ borrower co-borrower

REAL ESTATE OWNED

If you own your own home, what its approximate current value? \$ _____

What year did you buy your home? What was its approximate purchase price? \$ _____

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

This is not a loan commitment form

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FOR REFINANCING ONLY

1 Do you want to incorporate property taxes into the loan amount or pay them out-of-pocket?

In the loan out-of-pocket

2 Would you like to incorporate closing costs into the loan amount or pay them out-of-pocket?

In the loan out-of-pocket

3 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.)? Yes No

If yes, how much? \$ _____

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

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

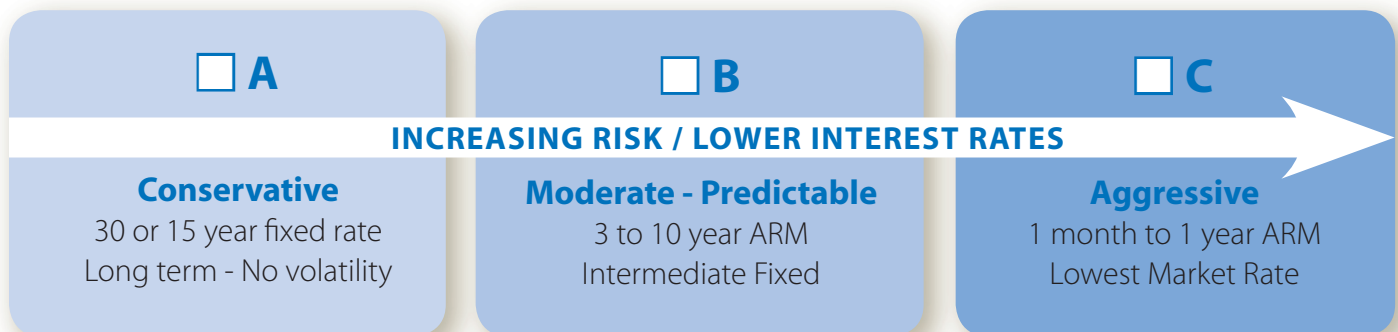
If yes, do you want to: Keep it pay off & close it set up new loan/line after

6 Is there a certain time of day that is better for you to close? Yes No

If yes, when? _____

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

Indicate your preference between a fixed and adjustable interest rate, by placing an "X" in the appropriate box.





HOME IMPROVEMENTS THAT PAY OFF

One of the smartest things you can do with your home's equity is to put it right back into your home. It's a clear win-win. You enjoy the benefit of an improved living environment and tangibly enhance your home's value.

Not every project will increase the resale value of your home. Stick with those that give you the biggest return.

Top jobs for one-year return on investment (ROI):

Project	ROI	Average Price Tag
Minor Kitchen Remodel	88%	\$8,655
Second-story Addition	83%	\$73,553
Bathroom Remodel	81%	\$9,135
Bathroom Addition	81%	\$13,918
Family Room Addition	75%	\$30,960
Major Kitchen Remodel	71%	\$31,090
Deck	55%	\$8,022

Source: Remodeling magazine.

More improvement tips

Don't over-improve. It's difficult to recover the investment in a home that outprices most others in the neighborhood. Remember to keep whimsy in check. Eclectic tastes likely won't appeal to all home buyers.

HAPPY CLIENTS

"Jack Kammer provided an open door to communicate and help in all aspects of the loan process."
—Marvin

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