

# Home Mortgage

Please complete the form below

How will you use the property? (Primary Residence, Second Home, Investment Property): .....

What type of property is it? (Single Family, Condo, Townhome, Multi-Family) : .....

What is your estimated credit score? (Excellent 720+, Good 680-719, Fair 641-679, Poor -640) : .....

## *Purchasing*

What is the purchase price? : .....

What will your down payment be? (More than 25%, 29%, 10%, 5%, 3%, NA): .....

Desired mortgage amount:	<input type="text"/>
Mortgage length (in years)	<input type="text"/>
Interest %	<input type="text"/>
Annual property tax	<input type="text"/>
Total monthly payments not including mortgage (car, loans, credit cards, etc).	<input type="text"/>
<b>Summary</b>	
Monthly Principal + Interest	<input type="text"/>
Total Monthly Obligations	<input type="text"/>
Required Salary	<input type="text"/>

Listed below are the basic guidelines of how our industry determines how much of a mortgage payment you qualify for.

1. Your gross (before taxes) monthly salary should be greater than 28% of the sum of the monthly mortgage and monthly tax payments.
2. Your gross (before taxes) monthly salary should be greater than 36% of the sum of the monthly mortgage, monthly tax and other monthly debt payments.

Loan Calculators are tools designed to help you. However, we can help you know exactly what you qualify for.

## Contact Information

First Name:.....Last Name:.....

Phone Number:.....Email Address:.....

Address:.....City:.....State:.....Zip:.....

Marital Status:.....

Co-Borrower's First Name:..... Last Name:.....

Comments:.....

For Mortgage Calculator and Informations : <http://www.mortgagecalculator.org/helpful-advice/pre-approval.php>

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**For a loan to be considered by Investors Bank, the following information must be submitted for all principals of the business:**

1. Completed signed Application
2. Two (2) Most Recent Years Business and Personal Federal Tax Returns - Signed copies
3. Completed Personal Financial Statement
4. Business Debt Schedule
6. For Commercial Mortgage request – Rent Roll, copies of leases, contract.

## Mortgage Affordability Calculator

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Use this calculator to get a general idea of how much mortgage you can afford. Please note that we have many programs that will help you maximize your income and savings and get the home of your dreams.

**By submitting, I acknowledge that I have not included any sensitive or confidential information**

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<http://gulfuscapital.com/mortgage/>