

REFINANCING ANALYSIS FORM

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) :.....

Refinancing

What is the value of your home? :.....

What is your current mortgage balance?:.....

Do you have a home equity or line of credit?(Yes, No) :.....

What are your property taxes? :.....

Enter the principal balance of your mortgage: (call your mortgage lender and ask for the current payoff amount)	<input style="width: 90%;" type="text"/>
Enter the amount of your monthly mortgage payment: (principal and interest portion only)	<input style="width: 90%;" type="text"/>
Enter the your mortgage's current interest rate:	<input style="width: 90%;" type="text"/>
Enter interest rate you will be refinancing at:	<input style="width: 90%;" type="text"/>
Enter the number of years you will be refinancing for:	<input style="width: 90%;" type="text"/>
Enter the closing costs that will be required for refinancing:	<input style="width: 90%;" type="text"/>
This is how much your monthly payment will be if you refinance:	<input style="width: 90%;" type="text"/>
Monthly Savings:	<input style="width: 90%;" type="text"/>
Number of months to break even on closing costs:	<input style="width: 90%;" type="text"/>
This is how much interest you will pay under your current monthly payment plan:	<input style="width: 90%;" type="text"/>
This is how much interest you will pay under your refinanced monthly payment plan:	<input style="width: 90%;" type="text"/>
This is how much interest you will save if you refinance:	<input style="width: 90%;" type="text"/>
Net Refinancing Savings (interest savings less closing costs):	<input style="width: 90%;" type="text"/>

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>

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.

Refinance Your Mortgage

Changing the terms of your loan can benefit you and maximize your monthly income. A lower monthly mortgage payment can help free-up money you can save, invest or use for other expenses. When rates are favorable, refinancing to a lower rate or longer-term mortgage can keep more money in your pocket every month.

Use our easy Quick Quote on the right, to help you see if refinancing can save you money.

You can also fill out our short application to see what rate you qualify for and obtain a pre-approval letter. Of course, you can always call and speak to one of our loan consultants.

Our refinance calculator will help you to decide whether or not you should refinance your current mortgage at a lower interest rate. This calculator will calculate the monthly payment, net interest savings, and the time it will break even on the closing costs.

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

US Share Fund; One Liberty Plaza,165 Broadway 23rd Floor, New York, NY 10006

sharefund@gulfuscapital.com , ussharefund@gmail.com

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