

# The Niles Team Homebuying Concierge Packet

*Your take-off plan for home financing  
starts here....*



We exist to use and improve upon our God-given talents to make a positive contribution to the lives of our employees, customers, shareholders and the people who provide services to us.



# INTRODUCTION

We would like to welcome you to The Niles Team at Cornerstone Home Lending, Inc., as well as thank you for your confidence in selecting us to manage your financing needs. At The Niles Team, we take the opportunity to serve you and your finances very seriously. We want to make your experience doing business with us as positive, efficient, educational, and stress-free as possible. To make sure that we get off to a good start, we would like to give you some important information:

*Please remember that obtaining a loan is like taking an airplane flight across the country. When you start out on your trip, you have no idea how the trip will go.*

You can run into many types of turbulence or you could have a smooth flight and land on time. Certainly, the pilot will use his or her experience to navigate around storms or go for the smoothest flight plan, but if they're honest, they can't promise a turbulence-free trip. Their job is simply to get you to your destination safely, in the least amount of time, while keeping you informed throughout your trip.

As your consultant, I see myself as the pilot of your plane. My job is to assist you in getting your home loan with the least amount of hassle possible. I cannot promise that you will not encounter any turbulence, I can promise that I'll use my experience to take you on the smoothest flight I can. And, if we do hit turbulence, I won't bail out on you. I'll be your teammate throughout the flight until we get you safely to your destination. With your understanding and cooperation, I'm confident you will have a smooth, on-time closing, and ultimately get on with enjoying your new home!

During your loan process, our team will call you every Thursday with a status update on your loan. This does not mean that we will not call or email you any other time during the week, just that you can count on hearing from us every Thursday. With your permission, we will also be calling both real estate agents to give them a Thursday status update as well if you are purchasing a new home.

I understand that during the loan process you will have a lot of questions. I ask that you please read through this packet as well as watch our four videos online as they will answer most of your questions. The online videos can be found at **[www.NilesTeam.com](http://www.NilesTeam.com)** under the Videos tab. If you have additional questions, please reach out to us and we will get back to you quickly. You can reach our entire team at **[TheNilesTeam@houseloan.com](mailto:TheNilesTeam@houseloan.com)**.

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## RYAN NILES

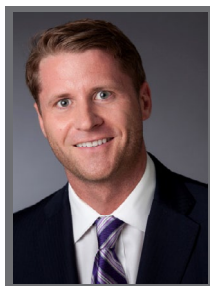
Hello! My name is Ryan Niles and I'm a residential mortgage consultant who leads The Niles Team in our downtown Seattle office. During my tenure in the mortgage business, I have found that a team of seasoned professionals can efficiently serve you far greater than one individual. We work as a team which allows us to offer our clients an even greater level of service. Each team member's role is very specific to the flow of the loan process and getting you safely landed. Please feel free to reach out to any of our members if you have questions or concerns. If you ever want to get in touch with the whole team, please email us at [TheNilesTeam@houseloan.com](mailto:TheNilesTeam@houseloan.com).

I've been funding mortgages since 2006, while educating both homeowners and homebuyers in a consultative format that is easy to understand and fun. Obtaining a mortgage is, for most of us, the largest financial decision we will ever make in our life, and my team does not take this lightly. After purchasing my first home in 2009, I realized the lack of understanding the general public has about the mortgage loan process as a whole. Seeing the customer service experience from the "other side" of the desk gave me an "aha!" moment to overhaul our team's process and focus exclusively on offering a smooth experience to the people we are fortunate enough to serve. Not all lenders are the same, and you are truly hiring the individual and their team, not the company. This will make or break the type of customer service and experience you get throughout your transaction. The Niles Team has a set of core convictions that we hope resonate with you. If the following five convictions below are values you believe in, then we have a solid foundation to do business together.

- Friendship over profits...always.
- Passion. We love what we do, it is the cornerstone of having abundance in your life.
- Legacy. Making memories is more important than making money.
- Raving Fans. Our customer's happiness and financial well-being is our #1 priority.
- Integrity. Our moral compass is in constant alignment for the people we are fortunate to serve.

On a personal note, I graduated in 2003 with a degree in business finance and a minor in marketing from the University of Washington Business School (Go Dawgs!). Don't worry, I'll still work with you Cougar and Duck fans. College football and basketball, Seahawks games, traveling the world, wine tasting, running in marathons and hanging out with my amazing family, friends and beautiful girlfriend are things that bring me happiness outside of serving my clients. I'm truly blessed and absolutely love what I do for a living. Thank you so much for taking the time to read this and we look forward to serving you.

Best,



**RYAN NILES**

*Mortgage Consultant*

NMLS 357455

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## MEET YOUR TEAM



**Alyse Wabaunsee**, Client Service Manager  
Office: 206.521.6129  
E-Fax: 866.833.1034  
awabaunsee@houseloan.com

When you call The Niles Team, the voice you will hear will likely belong to Alyse. She diligently manages the pipeline and closely follows each client's mortgage transaction, making sure all the elements are in place for a seamless loan closing. You will be hearing from Alyse frequently to gather documentation and notify you with updates during the mortgage financing process. She is vital to the Niles Team's delivery of first-class service to clients and referral partners.

Alyse has a Bachelor of Arts in Political Science from Western Washington University. She is a native of Washington State and enjoys spending her time swimming and being outdoors.



**Francine Dohl-Leibundgut**, Processor  
TheNilesTeam@houseloan.com

Francine has worn many hats while learning the ins and outs of the real estate industry for over 20 years: Loan Officer, Underwriter and now, Processor. Her can-do attitude and tenacity to get things done helps ensure the Niles Team's clients experience a smooth, streamlined home financing transaction. During the loan process, she will be packaging and submitting your loan to underwriting for loan approval.

Francine is a devoted mother who enjoys spending time outdoors and country dancing whenever she can. She spends most of her time tending to her beautiful garden.



**Becky Neighbors**, Transaction Coordinator  
TheNilesTeam@houseloan.com

Becky organizes The Niles Team's pipeline, by preparing your documentation for processing and ordering the necessary verifications to create a smooth loan closing. Exemplary service, honesty, reliability and accountability are the trademarks of her service. A detail-orientated professional, Becky has a keen eye which allows her to get things done on time and right the first time.

Becky has a Bachelor of Arts from Central Washington University in biology and a minor in chemistry. She is an avid hiker and likes to spend her spare time traveling.

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CL-247244 (NMLS 247244)

## WHY WORK WITH THE NILES TEAM

**Experience** - Ryan is a President's Club producer, given to Cornerstone's top 5 percent of mortgage consultants throughout the country based on loan volume in a given year. Our team has over 40 years of combined experience in the mortgage industry; we can help navigate you through this challenging lending climate.

**Knowledge** - With ever changing product guidelines and new rules and regulations being implemented in the mortgage industry, it is imperative you work with a team that is informed and up to speed.

**Integrity** - Doing the right thing for our clients is how we have built our business. We educate our clients and empower them to make sound financial decisions as it pertains to their mortgage.

**Professionalism** - Our team is constantly trying to go above and beyond of what one would expect when obtaining a mortgage loan, by providing clear communication and open availability. Your referrals are the lifeblood of our business.

**Communication** - We've created the "Perfect Loan Process" and have a proactive system in place to update our clients and business partners at key points in the loan transaction. We give our clients our email addresses, work numbers and Ryan's cell phone and promise to get back to you the same day. More often than not, we reply within 24 hours of receiving an email or leaving a message.

**Accessibility** - You don't call a 1-800 number when working with The Niles Team, you reach us directly. Ryan is available via his cell at 206.949.4326. In addition, we have a full-time processing and underwriting staff to help you with loan-in-process questions.

**Flexibility** - We offer a variety of products and pricing from the nation's top mortgage investors. Our Loan Officer team is flexible with scheduling appointments after hours and can change product types and/or loan amounts while we are processing your loan.

## CORPORATE PROFILE

### PORTFOLIO PROUD

Cornerstone was established in 1988 based on the foundation of developing the top client-services model in the industry and for the last 25 years, that is exactly what the company has done.

Known nationwide for quality lenders and servant leaders, Cornerstone's greatest strength is our Loan Officer support teams. These teams of professionals are dedicated to helping Lenders find the most competitive loan programs and pricing, while considering each client's personal needs, plus long- and short-term financial goals.

At Cornerstone, our clients are our portfolio. Every employee knows that working with a customer is not just a transaction, it is a solid lasting relationship. Here are some facts about our company and the strong portfolio we have built:

### STABILITY

- 80 offices in 20 states; 900+ employees
- Industry-wide reputation for integrity, high-trust customer service and on-time closings; highest level Better Business Bureau rating
- Cornerstone has more than 43 employees with 10 years or more of service

### STRENGTH

- Well-capitalized, highly liquid, profitable operations
- Independently owned by 20 key employee shareholders
- Former subsidiary of a national bank (2000-2006)

### SERVICE

- Licensed to originate mortgage loans in 44 states and the District of Columbia
- Approved and in good standing with Fannie Mae, Freddie Mac, Ginnie Mae and FHA/VA
- State-of-the-art technology and proprietary loan origination software utilizing document imaging, in-house paperless processing and local underwriting to ensure efficient streamlined processes and quick loan approvals



# MORTGAGE FAQs

## **What's the difference between a mortgage banker and mortgage broker?**

The main difference between a mortgage banker and a mortgage broker is that a mortgage banking entity lends its own money. The mortgage banker decides whether to underwrite the loan and at what rate and terms. A broker doesn't lend their company's money. The broker introduces the borrower to a lender and facilitates the paperwork, but the lender decides whether to underwrite the loan and at what rate and terms. Cornerstone is a mortgage banker.

## **What is mortgage insurance (MI)?**

MI insures lenders in the event of a borrower's foreclosure. It is paid by the borrower, and allows lenders to grant loans that they otherwise would not consider. MI may be a requirement with a down payment of less than 20 percent.

## **What do I need to bring to closing?**

Closing will take place at the escrow company's office. Each borrower will need to bring a valid driver's license with them on the day that closing paperwork is signed. The funds due at closing must be in the form of either a cashier's check made out to the escrow company or a wire transfer. Please check with your particular closing company for complete details.

## **What does loan-to-value (LTV) mean?**

LTV is the loan amount divided by the lesser of the sales price or appraised value. For example, if you are paying 15 percent of the total cost of the home as a down payment, you would only be borrowing 85 percent of the total sales price from the lender. Therefore, your LTV would be 85 percent.

## **What factors affect my credit score?**

Major purchases that require financing like a home are dependent upon you having good credit. Your credit score is composed of:

- Payment history - 35 percent of your credit score depends on paying your bills on time.
- Amount on credit balance - 30 percent is based on how much debt you have that is outstanding.  
A good rule is to keep your balances at 30 percent or less of their limits.
- Length of credit history - 15 percent is based on the length of your credit history.
- New credit - 10 percent is based on how many inquiries you have had on your credit report.  
Numerous inquiries into your credit can affect your score negatively.
- Types of credit used - 10 percent is based on the type of credit you receive.

## **How much money do I need for a down payment and closing costs?**

For most loans, a minimum down payment of 3.5% percent is required plus money for closing costs. Some programs allow the down payment and/or closing costs to be a gift from a family member or a down payment assistance program. Please ask Ryan for details.

## INTEREST RATE LOCK INFORMATION

### **What is a rate lock?**

A rate lock is an agreement between you (the borrower) and us (the lender) that a specific interest rate will be provided to you for a specific period of time (the rate lock period).

### **When is my rate locked?**

We will confirm and lock your interest rate with your verbal or written authorization.

### **What if rates go up before I close my loan?**

Once your rate is locked, we securitize the rate for a certain period of time (i.e., 30 or 45 days). As long as your loan application is approved and all other terms, conditions and underwriting requirements are met, this money will be available to you at your loan closing regardless of market conditions after you have locked your rate. If interest rates have increased, you are protected and can be assured that your locked rate will be honored on your loan papers at the date of closing. We will NOT ask you to pay a higher interest rate simply because the market has worsened after locking your rate.

### **If rates appear to be dropping, why shouldn't I wait to lock a rate?**

Ask yourself what would be more disappointing: locking a rate and finding that you may have missed a lower rate or NOT locking your rate and finding that rates have increased? We closely monitor interest rates and have access to state-of-the-art industry tools that allow us to see the instantaneous movement of bond prices throughout the day. Rising and falling bond prices influence rates that go up or down. When the opportunity is right and we've determined the most beneficial time to lock in a rate, we will contact you to let you know. Keep in mind that if rates continue to fall, we have a rate renegotiation policy with our investor to possibly lower your rate only ONCE during the loan process.

### **How soon can I refinance after closing?**

Depending on the investor, there is a set number of days before a loan can be refinanced. You can speak with Ryan and he will find out what number of days that is for your loan. Typically we do a no points, no lender fees refinance for our past clients. If you want to refinance after closing, please strategize with Ryan as we already have your documentation and know your situation better than anyone else.

## MORTGAGE PAYMENT BREAKDOWN

**What makes up your total mortgage payment?**  
A mortgage payment consist of four components:



### PRINCIPAL

The percentage of your payment that goes toward the original amount of money owed.



### INTEREST

The percentage of your payment that goes toward interest.



### TAXES

1/12 of your annual property taxes payment (prepaid) goes into your reserve account so the lender can pay your taxes when they are due.



### INSURANCE

1/12 of your annual hazard insurance bill (prepaid) goes into your reserve accounts so the lender can pay hazard insurance when due.

There are several factors, including how much of a down payment you make and the program you choose that determines how much your monthly mortgage payment will be. Additional things that are included in your mortgage payment if applicable are:

**Mortgage Insurance:** You must have this if you put less than 20% down. This protects the lender if you default on your loan. However this is now tax deductible as of 2007.

**Homeowner's Dues:** If your home has homeowner's dues, you will pay out the monthly dues directly to the home owners association.

**The below figures are just examples to show you the benefit of each loan product and scenario. Property tax and insurance amounts are estimations and monthly payments will vary based on these amounts.**

**1. CONVENTIONAL - 30 year fixed, 20% down**

Home Price: \$300,000  
Down payment: 20% (\$60,000)  
Program/Rate: 30 year fixed at 4.25%  
APR: 4.32%  
Property Tax: 1%  
Homeowners Insurance: \$600 a year  
Mortgage Insurance: \$0  
PAYMENT BREAKDOWN  
Principal and Interest: \$1,180.66  
Property Taxes: \$250  
Homeowners Insurance: \$50  
Mortgage Insurance: \$0  
**Est. Monthly Payment \$1,480.66**

**2. CONVENTIONAL - 30 year fixed, 5% down**

Home Price: \$300,000  
Down Payment: 5% (\$15,000)  
Program/Rate: 30 year fixed at 4.25%  
APR: 4.309%  
Property Tax: 1%  
Homeowners Insurance: \$600 a year  
Mortgage Insurance: \$1909.56 per year  
PAYMENT BREAKDOWN  
Principal and Interest: \$1,402.03  
Property Taxes: \$250  
Homeowners Insurance: \$50  
Mortgage Insurance \$159.13  
**Est. Monthly Payment: \$1,861.16**

**3. FHA - 30 year fixed, 3.5% down**

Home Price: \$300,000  
Down Payment: 3.5% (\$10,500)  
Program/Rate: 30 year fixed at 4.25%  
APR: 4.380%  
Property Tax: 1%  
Homeowners Insurance: \$600 a year  
Mortgage Insurance: \$3908.25 a year  
PAYMENT BREAKDOWN  
Principal and Interest: \$1,424.17  
Property Taxes: \$250  
Homeowners Insurance: \$50  
Mortgage Insurance: \$325.69  
**Est. Monthly Payment: \$2,049.86**

**4. CONVENTIONAL - 15 year fixed, 20% down**

Home Price: \$300,000  
Down Payment: 20% (\$60,000)  
Program/ Rate: 15 year fixed at 3.75%  
APR: 3.872%  
Property Tax: 1%  
Homeowners Insurance: \$600 a year  
Mortgage Insurance: \$0  
PAYMENT BREAKDOWN  
Principal and Interest: \$1,745.33  
Property Taxes: \$250  
Homeowners Insurance: \$50  
Mortgage Insurance: \$0  
**Est. Monthly Payment: \$2,045.33**

## ADDITIONAL PAYMENT SIZE

### Additional Mortgage Payments Do Matter

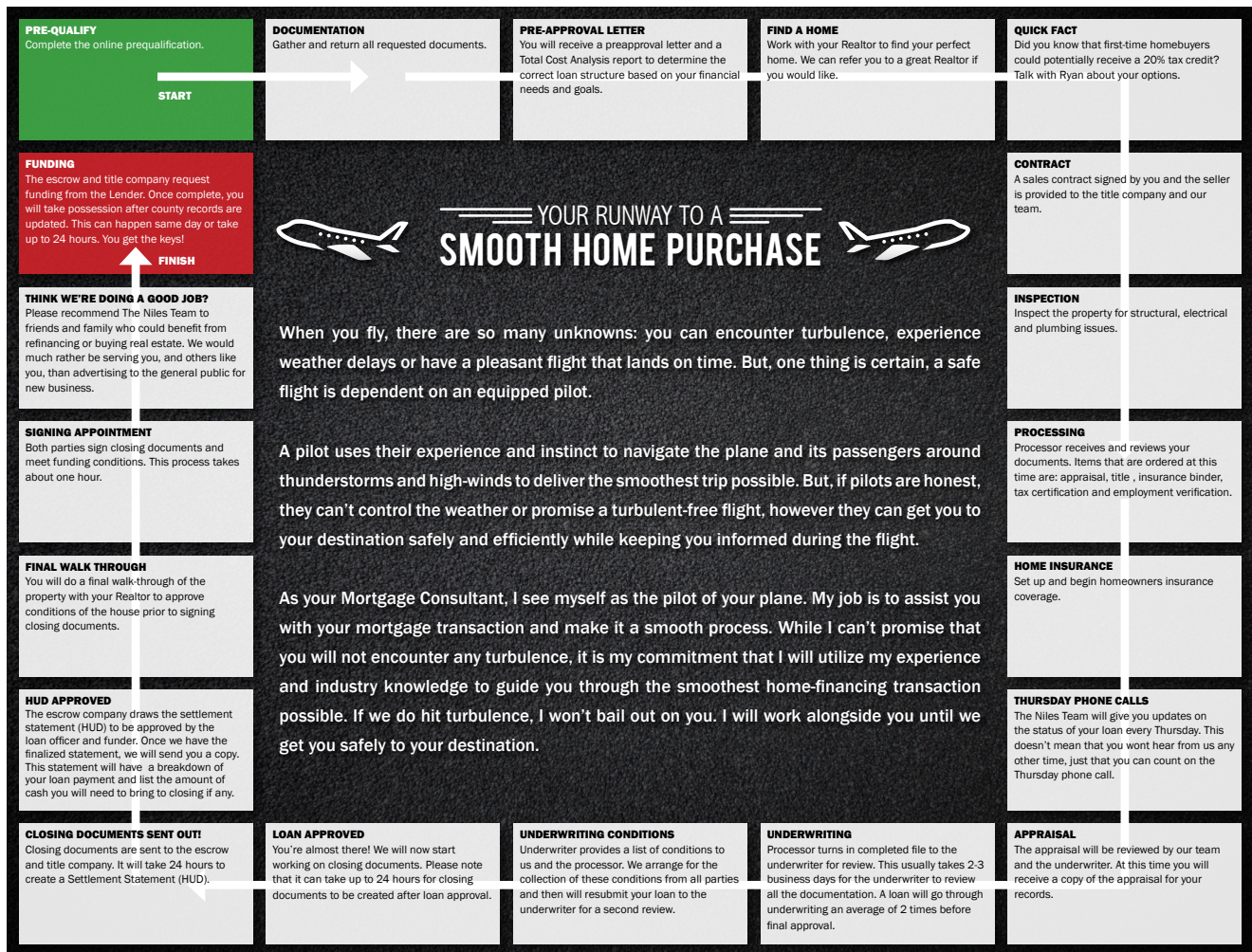
Making one additional payment per year can save you thousands of dollars and help you pay off your loan in less time.

12 Monthly Payments a Year	REPAYMENT EXAMPLE	13 Monthly Payments a Year
12 payments each year will put your total loan cost at \$455,088.98	FACTORS	One additional payment each year will save you \$55,990.06 and reduce your term by 6 years
\$200,000	ORIGINAL LOAN AMOUNT	\$200,000
30 year fixed	TERM	30 year fixed
4.5%	INTEREST RATE	4.5%
\$50,000	DOWN PAYMENT	\$50,000
4.555%	APR	4.555%
\$1,013.00	MONTHLY PAYMENT	\$1,013.00
\$255,088.98	TOTAL INTEREST	\$199,098.92
\$455,088.98	TOTAL LOAN PAYMENT	\$399,098.92

### How can you find money for this extra payment?

If paid every two weeks, that means you receive a paycheck 26 times a year. You only need to make 12 mortgage payments a year. If half of one of your paychecks goes towards your mortgage, you end up using only 24 of those paychecks for your mortgage. That leaves two extra paycheck you can apply towards your mortgage.

# HOME BUYER PURCHASE PROCESS





## NEEDS LIST

To expedite the processing of your loan, we request that you securely email or fax all forms and documentation that is listed below prior to your consultation. We value confidentiality, and can send you a secure email that you can attach all items to. Just email us at **TheNilesTeam@houseloan.com** and we will send you the secure email.

- W2s for the most recent two years
- Complete tax returns for the most recent two years
- Paystubs covering the most recent 30 days
- Bank statements for the most recent and consecutive 60 days. ALL PAGES.
- Photo copy of valid U.S. picture ID (Drivers License, passport)
- Asset account statements for the most recent and consecutive 60 days (IRA, 401K, Investment accounts, etc.) ALL PAGES.
- Human Resource contact information for employment verification
- Homeowner's insurance agent contact information

**If Applicable:**

- Bankruptcy papers (including all pages and discharge paperwork)
- Divorce decree or child support court order

**Refinancing:**

- o Most recent mortgage statement

**Purchasing**

- o Copy of earnest money check, once you're in contract.
- o RENTERS ONLY: Contact information for your current property manager. If you're renting from a private landlord, please contact our team and we'll let you know what is needed.

**Mortgage Credit Program (ask Ryan for details)**

- This program requires three years of tax returns
- Copy of Homebuyer Certificate

**HomeAdvantage Down Payment Assistance Program (Ask Ryan for Details)**

- Copy of paid inspection receipt, once you're in contract
- Copy of Homebuyer Certificate

**If self-employed:**

- Complete business tax returns for the most recent two years
- CPA letter documenting minimum two years self-employment
- Copy of your most recent business license

Securely email all items to **TheNilesTeam@houseloan.com** or fax your items to 866.833.1034. If you have any questions, please feel free to call Alyse at 206.521.6129 or Ryan at 206.949.4326.



## CLOSING DAY SUCCESS

As a general rule, it has always been important not to do anything that will affect your credit during the home-buying process. Now, however, that rule is imperative with Fannie Mae's Loan Quality Initiative (LQI). Designed to make certain mortgage loans comply with underwriting requirements, one of the initiatives of LQI requires mortgage companies to ensure no additional debt has been incurred prior to closing.

To comply, Cornerstone Home Lending, Inc. double checks financial information on all loans before closing to check for new debt. Changes in finances could cause mortgage loans to be delayed or even denied, despite earlier approvals.

Here are seven things to remember before closing on your new home:

- 1. Tell us right away where your down payment money is coming from.** The less accounts the better! We must verify there are sufficient funds documented for this account to close your loan. In some cases, we need additional documentation on these accounts, which must be reviewed. If we have this information upfront, it will save time in the long run. In our experience, this is one of the most frustrating issues for a borrower while trying to obtain a mortgage. Please let us know which account(s) you are using for down payment money so we can notify you of the next steps.
- 2. Liquidate assets NOW.** If you are liquidating any assets for your down payment, please do this now. We need documentation of the liquidated assets before closing your loan. If you wait, it will delay your loan as this documentation needs to be reviewed by an underwriter before approval to close. We understand most of these accounts typically earn interest and ideally you want to wait until the last minute, but rest assured it will create a smoother process.
- 3. Minimize non-payroll deposits.** Non-payroll deposit or transfers between accounts will require you to gather additional documentation to show where these deposits came from and what the money was for. Each time this happens, the underwriter must review the documentation, potentially causing a delay in the closing of your loan. Please contact Ryan if you're concerned about putting any non-payroll deposits into your account(s) so he can advise you. Typically, any deposit in excess of \$250 will be questioned, but it is at the underwriter's discretion, so it is important to minimize all deposits while your loan is in process.
- 4. Don't apply for new credit.** It is not a good idea to obtain new credit cards, a car loan or any other form of debt during the loan process. New credit inquiries and new debt will appear on your credit report and will need to be documented. If the amount of your monthly debt increases, your loan application could be denied.
- 5. Don't charge up existing credit.** When buying a new home, it is common for people to purchase large items such as new furniture or appliances on credit. Regardless of the reason, new debt could result in a higher debt-to-income ratio. Please do not make any purchases of "large ticket" items before the closing of your loan. Feel free to call Ryan with any questions on potential purchases.
- 6. Don't change jobs.** A change in job status or income will require us to re-verify job status and income, which will cause delays. Also, loss of income before closing will raise your debt-to-income ratio, possibly causing your loan to be denied.
- 7. Don't miss payments.** Be sure to pay your credit card bills, car loans and other bills on time and keep your existing accounts well below your limit.

## TESTIMONIALS

### FROM VIP'S LIKE YOU

"As first time homebuyers, we appreciated that Ryan gave us clear explanations and communicated efficiently with us about our loan process. We liked the level of professionalism and were impressed by the quick responses to any questions we had. We also appreciated being kept up to date as our loan was being processed."

**- Matt and Jessica, Seattle WA**

"I was referred by my good friend, who had highly endorsed Ryan and his team. Everything that I was told was the truth and now I know why he is referred so strongly. The many services Ryan brought to the table helped me feel comfortable with the process and also visually showed me which loan product was suited for my needs. He is straightforward, caring, knowledgeable, courteous and professional. Ryan would allow me to call him after work hours, was prompt on keeping us updated with our loan status and made sure my close date was met."

**- Sung, Seattle WA**

"Ryan and Alyse provided a high level of industry expertise with a personal touch that made a complicated and stressful process much easier to take on. As this was my first loan process, I greatly appreciated the time they took to walk me through it – they were both in constant communication with me every step of the way so I never felt out of the loop on how my loan was progressing."

**- Lauren Powell, Bellevue, WA**

"As an industry leader, it is imperative that I surround myself with successful individuals who can provide the highest level of service and expertise to my clients. Over the past 10 years, Ryan has earned my business by providing excellent service and products to all my clients. We currently have a 100 percent success rate of deals that close on time, which is very rare in the mortgage industry. I highly recommend Ryan to anyone wanting a smooth financing experience or to any real estate professional looking to have a true business partner and take their business to the next level."

**- Brad Cahill, Realtor, Northwest Group Real Estate**

"The DiBello Group has entrusted their clients' home financing needs to Ryan and The Niles Team for over seven years. Ryan and his team of dedicated processors and underwriters understand the complex nature of today's home lending guidelines and are able to proactively anticipate and solve potential problems before they even surface. Their attention to detail and constant communication throughout the lending process truly sets The Niles Team apart in the industry. Our clients are consistently praising the competitive rates and broad range of loan products offered by Ryan, the quality of customer service exhibited by his entire team, and consummate professionalism. The DiBello Group has won in multiple offers solely because the buyer was being represented by Ryan Niles due to his stellar reputation in the industry. With The Niles Team, you're not just getting an experienced loan officer, but an entire team of professionals working on the loan for a smooth lending process and timely closing... everything you expect from a loan officer in a real estate transaction. We wholeheartedly recommend Ryan and his team to our clients and colleagues. "

**- Samuel and Renee Dibello, Realtor, The Dibello Real Estate Group, Keller Williams**

"I refer my clients to Ryan with absolute confidence! He is great at educating anyone about the process and their unique financial situation. Among the many services his team provides, he is one of the only mortgage advisors who truly looks at the entire financial picture; helping the home buyer understand the tax benefits and wealth building potential when purchasing a home. "

**- Rachel Adler, Realtor, Rare Northwest, John L. Scott Inc.**

## HOMEBUYER QUESTIONNAIRE

The Niles Team would like to know more about your home-buying needs. Our purpose is to provide the highest level of service possible in order to maximize your short- and long-term financial success.

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

Present Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Spouse/Significant Other (SO) Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Spouse/SO Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Spouse/SO Email: \_\_\_\_\_

Employer: \_\_\_\_\_ Spouse/SO Employer: \_\_\_\_\_

Your Birthday: \_\_\_\_\_ Spouse/SO's Birthday: \_\_\_\_\_ Wedding Anniv. \_\_\_\_\_

Please list the names and birthdates of any children living with you: \_\_\_\_\_

Pets: \_\_\_\_\_

My friends and family would describe me as:

I would describe my spouse/significant other as:

Where are you from originally: \_\_\_\_\_ Spouse/SO? \_\_\_\_\_

Please list your favorite in the following categories:

Type of Food: \_\_\_\_\_ Musician/Group: \_\_\_\_\_

Restaurant: \_\_\_\_\_ Celebrity: \_\_\_\_\_

Dessert: \_\_\_\_\_ Sports Team: \_\_\_\_\_

Author or reading subject: \_\_\_\_\_

What is your preferred method of communication?

☐ Email

☐ Telephone

☐ Mail

When are you planning on purchasing a house?

☐ Immediately

☐ In the next 6 months

☐ In the next year

What type of property would you like to purchase?

☐ Primary residence

☐ Secondary residence

☐ Investment property

How old would you prefer the property to be

☐ New

☐ Less than 10 years old

☐ More than 10 years old

Where is your preferred location? \_\_\_\_\_

What price range are you looking for? \_\_\_\_\_

## HOMEBUYER QUESTIONNAIRE

What type of property would you like?

- ☐ Single-family Home      ☐ Townhouse      ☐ Multi-family Unit      ☐ Condo

What are the important features your home should have?

What neighborhood features are you looking for?

How long do you expect to keep your mortgage?

- ☐ Less than 5 years      ☐ 5 to 10 years      ☐ 10 to 15 years      ☐ more than 15 years

Do you expect your income to change in the next three to five years? \_\_\_\_\_

How long do you plan to live in this home? \_\_\_\_\_

Who do you know that might be in need of home-financing guidance from The Niles Team?

(With their blessing, please provide their name and phone number. We'd love to help anyone in your sphere of influence!)

Have you been referred?

The greatest compliment I can receive as a lender is a referral. If you have been referred, please provide the name of the person who referred you so that I can express my gratitude. Thank you.

Referred by: \_\_\_\_\_ Direct Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## NOTES

[illegible]

## YOUR TEAM



We want to thank you for taking the time to read through your Homebuyer Concierge Packet. Below is a checklist of items that need to be done to complete your loan process. If you have any questions, please contact us right away. Thanks!

- ✓ Complete our secure online mortgage questionnaire – **www.NilesTeam.com**. Click on the “Prequalify” tab. If you would prefer to fill out a paper application or talk over the phone, please contact Ryan.
- ✓ Read and review all the pages in the concierge packet. Please let us know if you have any questions or concerns.
- ✓ Watch our video series online – **www.NilesTeam.com** under the “Videos” tab.
- ✓ Submit all documentation listed on page 12 securely via email or fax. If you need a secure email, please contact us and we’ll send you one.

To contact both Ryan and Alyse, please use our group email address **TheNilesTeam@houseloan.com**

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