



Borrow Smart Conversation™
7 Steps Interview Form
 [fax to: 800-434-0917]

Financial Professional: Casey Charles
 Email: caseycharles@askyouradvisor.net
 Fax: 800-434-0917
 Phone: 301-356-2751

CLIENT INFORMATION

Client Name(s): _____ Birth date(s): _____ Combined Tax Bracket: _____%

Address: _____ City: _____ State _____ Zip _____

House Office: Phone Number†: _____ Reported 2005 Gross Income: \$ _____

†client will not be contacted without your approval

New House Purchase Only:

What is the purchase price? \$ _____ What is the sales price of home you are selling? \$ _____ Realtor Fee: _____%

What additional savings do you have available that you would consider utilizing for this purchase: \$ _____

Ideally, what amount would you like to consider as your down payment for this purchase: \$ _____

Existing House Refinance Only:

Current Value: \$ _____ Cash Out Amount: \$ _____ purpose: _____

LIST ALL CURRENT LIABILITIES

Type	Creditor	Rate	Balance	Payment Prin. & Int.	Payment Tax & Insur.	Payoff
First Mortgage*	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

*If loan is Adjustable, circle the fixed term: <1yr 1yr 3yr 5yr 7yr 10yr >10yrs Month / Year 1st Payment: _____ / _____

IMPORTANT GOALS / OBJECTIVES: _____

How many years do you think you will have this new loan, or live in this home?

Less than 1 yr 2 - 3 yrs 4 - 5 yrs 6 - 7 yrs 8 - 10 yrs
 11 - 15 yrs 16 - 20 yrs 20 - 30 yrs More than 30 yrs

How soon would you like this home paid off?

Less than 5 yrs 6 - 10 yrs 11 - 15 yrs 16 - 20 yrs 20 - 30 yrs More than 30 yrs Never

What is the approximate combined value of all your liquid assets from bank accounts, mutual funds, CD's and securities?

\$25,000 or less \$26,000 - \$125,000 \$126,000 or above

Do you plan on any major purchases in the next 36 months, including car purchase, remodel, addition, purchase of rental property, or vacation home, or have any need for cash out?

Yes No Estimated amount needed: _____

Roll closing costs into loan?

Yes No

Select the option below that best describes your preference:

Option 1 Lower Payment Higher Tax Deduction Pay Little or No Principal
 Option 2 Higher Payment Lower Tax Deduction Pay Principal Each Month

The chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match, based on your preference between a fixed and adjustable interest rate, by checking the appropriate box:

RISK PYRAMID

