***SuperQual™ Worksheet***

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**Step 1**

**Suggested Needs Analysis Questions**

Thank you for taking the time to speak with me. What’s your phone # if we get disconnected?

* Have you been pre-qualified for this mortgage?
* Do you have a minute to do this now?
* Are you purchasing or refinancing?

# PURCHASE

* Do you have a sales contract? If no – do you know about pre-approvals?
* How much are you putting down?
* How many points is the seller paying?
* Any closing cost contributions?
* What is the settlement date?
* Are you currently renting or owning?
* If you own, what kind of loan do you have now? What is your current rent payment?
* Will you sell or rent your current home first?
* How long do you think you will be in this property?

**REFINANCE**

* What is the amount of your current mortgage?
* Is there a second mortgage/home equity line? What are the payments? Are you planning to pay off your home equity line?
* Would you like to take cash out with this transaction? What will you pay off?
* What are your current payments?
* Does this include taxes and insurance?
* Are you more interested in lowering your payments or paying the loan off faster?

**Step 2: Information Gathering**

It is very important in this part of the process to make sure we are using accurate information to go forward. With that in mind, would you please authorize a credit check right now? This will allow us to continue to discuss your needs while we retrieve the credit history. I will fax/mail you an authorization (see reverse), but do I have your authorization to do this now? Y/N.

If yes, mother's maiden name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_





**Fold before Faxing**



**Authorization to Release Information**

To Whom It May Concern:

I/We have applied for a Mortgage Loan from \_\_\_\_\_\_\_\_\_\_\_\_\_ As part of the application process, the lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide \_\_\_\_\_\_\_\_\_\_\_\_\_, and any investor to whom \_\_\_\_\_\_\_\_\_\_\_\_ may sell my mortgage, any and all information that they request. Such information includes, but is not limited to employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ or the investor that purchased the mortgage is appreciated.

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Borrower's Signature Social Security Number

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Borrower's Signature Social Security Number

