

## **Questionnaire for Residential Loan Pre-Qualification:**

1. What is your primary goal for purchasing or refinancing this property, and what is your timeline for completing the transaction?
2. Can you provide a detailed overview of your current income sources, including employment status, annual income, and any additional sources like bonuses, investments, or rental income?
3. What is your current debt profile, including monthly payments for credit cards, student loans, auto loans, and any other obligations?
4. What is your credit history like, and are you aware of your current credit score or any past issues such as late payments, bankruptcies, or foreclosures?
5. How much are you planning to put down as a down payment, and what is the source of those funds (e.g., savings, gift, or sale of assets)?
6. What are your long-term financial plans, and how does this mortgage fit into your overall budget and financial goals?
7. Have you been pre-approved or pre-qualified for a mortgage before, and are there any specific loan programs or features you're interested in (e.g., FHA, VA, fixed-rate, or low down payment options)?