THE GURU

Mortgage Financing Client Intake & Financial Profile

CONFIDENTIAL CLIENT INFORMATION

This form helps **The GURU** collect and organize information regarding your financial profile and mortgage financing goals. Please complete all applicable sections accurately. With your authorization, information and supporting documents may be organized and provided to appropriate mortgage professionals, lenders, brokers, and/or financial institutions for evaluation of potential financing options.

Important: Completion of this form does not constitute a formal mortgage application, loan approval, pre-approval, commitment to lend, or guarantee of financing by The GURU.

1. CLIENT INFORMATION

Full Legal Name

Date of Birth

Phone

Email

Current Address

City / State / ZIP

How Long at Current Address?

Housing Status

- Own
- Rent
- Living Rent-Free
- Other

Current Monthly Housing Payment

Marital Status

- Married
- Unmarried
- Separated

Citizenship / Residency Status

- U.S. Citizen
- Permanent Resident
- Non-Permanent Resident
- Other

Preferred Language

- English
- Spanish
- Other

Will there be a co-borrower?

- Yes
- No

2. CO-BORROWER INFORMATION

Full Legal Name

Relationship to Applicant

Date of Birth

Phone

Email

Current Address, if different

Employment Status

- W-2
- Self-Employed
- 1099
- Retired
- Other

Estimated Gross Monthly Income

3. FINANCING REQUEST

What are you looking to accomplish?

- Purchase a Home
- Refinance
- Cash-Out Refinance
- Investment Property Purchase
- Second Home
- Construction Financing
- Commercial / Business Purpose Financing
- Other

First-Time Homebuyer?

- Yes
- No

Estimated Purchase Price / Property Value

Requested Loan Amount

Estimated Down Payment

Estimated Cash Available for Closing

Desired Monthly Payment, if applicable

Target Closing Date

Have you already identified a property?

- Yes
- No

Property Address

Property Type

- Single-Family
- Condominium
- Townhome
- 2-4 Unit
- Manufactured Home
- Multi-Family
- Commercial
- Land
- Other

Intended Occupancy

Primary Residence Second Home Investment Property

Currently Under Contract?

Yes No

Contract Price

Closing Date

Earnest Money Paid

4. REALTOR / PROPERTY CONTACT

Are you currently working with a Realtor?

Yes No

Realtor Name

Company

Phone

Email

5. CURRENT EMPLOYMENT

Employer / Company Name

Position / Job Title

Start Date

Employment Type

W-2 Full-Time W-2 Part-Time

Self-Employed 1099 / Independent Contractor

Retired Other

Gross Monthly Base Income

Average Monthly Overtime

Average Monthly Bonus

Average Monthly Commission

Other Monthly Employment Income

6. EMPLOYMENT HISTORY

Have you been with your current employer for at least 2 years?

Yes
No

Previous Employer

Position

Dates Employed

Monthly / Annual Income

Reason for Leaving

7. SELF-EMPLOYMENT / BUSINESS INFORMATION

Complete if applicable.

Business Name

Business Type / Industry

Ownership Percentage

Years in Business

Annual Gross Revenue

Estimated Annual Net Income

Business Address

Business Website

Do you file business tax returns?

Yes
No

Business Structure

Sole Proprietorship
LLC
S Corporation
C Corporation
Partnership
Other

8. ADDITIONAL INCOME

Additional income you would like considered

Rental Income
Social Security
Pension
Retirement
Disability
Alimony / Child Support
Investment Income
Other

Source

Approximate Monthly Amount

How Long Received?

9. ASSETS

Checking Bank / Approx. Balance

Additional Checking / Approx. Balance

Savings Bank / Approx. Balance

Additional Savings / Approx. Balance

Retirement / 401(k)

IRA

Stocks / Investments

Cash Value Life Insurance

Other Liquid Assets

Total Estimated Funds Available

Will any funds be received as a gift?

Yes No

Estimated Gift Amount

Gift Source / Relationship

10. MONTHLY DEBTS & LIABILITIES

Auto Loan / Lease - Lender, Balance & Payment

Additional Auto Loan / Lease

Total Credit Card Balances

Total Minimum Monthly Credit Card Payments

Student Loan Balance / Monthly Payment

Personal / Installment Loan Balance & Payment

Child Support

Alimony

IRS / Tax Payment Plan

Other Monthly Obligations

11. CREDIT PROFILE

Estimated Credit Score

- 760+
- 720-759
- 680-719
- 640-679
- 600-639
- Below 600
- Unknown

Credit pulled for a mortgage within the last 90 days?

- Yes
- No

If yes, approximately when?

Have you experienced any of the following?

- Collections
- Charge-Offs
- Late Payments
- Repossessions
- Judgments
- Tax Liens
- IRS Debt
- Foreclosure
- Short Sale
- Bankruptcy
- None of the Above

Please explain anything selected above

Bankruptcy Type, if applicable

- Chapter 7
- Chapter 13

Discharge / Filing Date

12. REAL ESTATE CURRENTLY OWNED

Do you currently own real estate?

- Yes
- No

Property Address

Estimated Current Value

Current Mortgage Balance

Monthly Mortgage Payment

Property Taxes

Homeowners Insurance

Monthly HOA

Property Use

Primary   Second Home   Rental / Investment

Monthly Rental Income

Will this property be sold before the new transaction closes?

Yes   No

Additional Properties Owned

13. CURRENT MORTGAGE INFORMATION - REFINANCE / CASH-OUT

Property Address

Current Lender / Servicer

Estimated Property Value

Current Mortgage Balance

Current Interest Rate

Current Monthly Payment

Second Mortgage / HELOC Balance

Estimated Cash-Out Requested

Purpose of Cash-Out

14. FINANCIAL BACKGROUND

Have you applied with another mortgage lender or broker?

Yes   No

If yes, who?

Outcome

Approved Pre-Approved Denied

Still Pending Unsure

If denied, what reason were you given?

Are you currently working with another loan officer?

Yes No

Do you currently owe federal or state taxes?

Yes No

Are you currently on an IRS or state tax payment plan?

Yes No

Are any down payment or closing funds being borrowed?

Yes No

Do you anticipate changing jobs before closing?

Yes No

Do you anticipate opening new credit or making a major purchase before closing?

Yes No

Anything else about income, credit, assets, employment, or financial situation we should know?

15. DOCUMENT CHECKLIST

Please provide applicable documents through the secure method provided by The GURU or the applicable mortgage professional/lender.

Identification

Government-Issued Photo ID

Residency / Immigration Documentation, if applicable

Income

Most Recent 30 Days Pay Stubs

Most Recent 2 Years W-2s

Most Recent 2 Years 1099s, if applicable

Most Recent 2 Years Personal Tax Returns, if requested

Social Security / Pension / Retirement Award Letter, if applicable

Assets

Most Recent 2 Months Bank Statements

Retirement Statements

Investment Statements

Documentation of Gift Funds, if applicable

Self-Employed Clients

Most Recent 2 Years Business Tax Returns

Year-to-Date Profit & Loss Statement

Business Bank Statements, if requested

Business Formation Documentation, if requested

Property

Executed Purchase Contract

Current Mortgage Statement

Property Tax Statement

Homeowners Insurance Declaration

HOA Statement, if applicable

Current Lease Agreements for Rental Properties, if applicable

16. CLIENT'S PRIMARY GOAL

What is most important to you?

Lowest Possible Monthly Payment

Lowest Cash Needed at Closing

Maximum Cash-Out

Investment Property Financing

Other

Lowest Possible Interest Rate

Maximum Purchasing Power

Fast Closing

Improving Qualification Before Applying

Anything else you would like The GURU to know about your goals?

17. AUTHORIZATION & ACKNOWLEDGMENT

I certify that the information provided in this Client Intake & Financial Profile is true and accurate to the best of my knowledge.

I understand that **The GURU** is collecting this information to understand my financial profile and financing objectives and to assist with identifying and communicating with mortgage professionals, lenders, brokers, and/or financial institutions that may be appropriate for my financing needs.

I authorize The GURU to organize and provide the information and documents I voluntarily submit to appropriate mortgage professionals, lenders, brokers, and/or financial institutions for the purpose of evaluating potential financing options on my behalf.

I understand that completing this form does not constitute a formal mortgage loan application, loan approval, pre-approval, commitment to lend, or guarantee of financing. Final eligibility, terms, interest rates, underwriting decisions, approvals, disclosures, and funding decisions are determined by the applicable licensed mortgage professional and/or lender.

Privacy note: Do not enter passwords, online banking credentials, debit/credit card numbers, or full Social Security numbers in this form. If additional sensitive information is required, use the secure method provided by the applicable mortgage professional or lender.

Client Name

Client Signature (type full name)

Date

Co-Borrower Name

Co-Borrower Signature (type full name)

Date

Internal handling: This client-facing form intentionally excludes an office-use underwriting worksheet. The GURU may maintain lender comparison, DTI/LTV calculations, file status, and strategy notes separately.