

## Financial Physical Are You Financially Fit?

Just like an "annual physical" with your doctor, it is just as important to get a "financial physical" to make sure you are using your mortgage and the loan features to your optimum advantage. These series of questions are designed to get you thinking about how your mortgage can improve your cash flow, get you cash for school fees, a second home or investment property, purchase a car or boat, or put away money for a rainy day. You can send it back in the mail, email the info or fax it back to us as well.

We can also show you how to obtain a free copy of your credit report which will give you an idea of your credit score and just to make sure there are NO surprises.

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

How do you prefer we contact you? Phone \_\_\_\_\_

Name \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

E-Mail \_\_\_\_\_

Email \_\_\_\_\_ Other \_\_\_\_\_

Do you have a split loan (Maybe by combining you could lower your monthly payment and save interest expense?)

1st Mortgage: Balance \$ \_\_\_\_\_ Rate \_\_\_\_\_ % Years Left to Pay \_\_\_\_\_ Payment \$ \_\_\_\_\_

2nd Mortgage: Balance \$ \_\_\_\_\_ Rate \_\_\_\_\_ % Years Left to Pay \_\_\_\_\_ Payment \$ \_\_\_\_\_

Will you need a car within the next 12 months?

☐ Yes ☐ No

Estimated price of new car

\$ \_\_\_\_\_

Will any of your children be ready for university within the next 3 years?

☐ Yes ☐ No

Estimated Funds you wish to Allocate

\$ \_\_\_\_\_

Is there a possibility of changes in your employment within the next 6 months? How much money will you need in a savings account to last you for 6 months (or until you find another job)

\$ \_\_\_\_\_

List Credit cards: Balance \$ \_\_\_\_\_

Rate \_\_\_\_\_ %

Monthly Payment \$ \_\_\_\_\_

Balance \$ \_\_\_\_\_

Rate \_\_\_\_\_ %

Monthly Payment \$ \_\_\_\_\_

Balance \$ \_\_\_\_\_

Rate \_\_\_\_\_ %

Monthly Payment \$ \_\_\_\_\_

Balance \$ \_\_\_\_\_

Rate \_\_\_\_\_ %

Monthly Payment \$ \_\_\_\_\_

Have you ever paid any of these credit cards off to a ZERO balance?  
(If you have answered no, you may want to consider paying off with your mortgage)

☐ Yes ☐ No

Are you planning any home improvements within the next 12 months?

☐ Yes ☐ No

Estimated cost of improvements

\$ \_\_\_\_\_

Are you within 5 years of Retiring?

☐ Yes ☐ No

Would you want to decrease the number of years left on your mortgage?

☐ Yes ☐ No

Signature \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

p.s.

If you wish, I would be happy to complete this form with you over the telephone as well and offer you some suggestions on how we might help you become financially fit!

Please Mail Back To: Michael Byrne MOSAIC Mortgages PO. Box 2446 Brookside Centre Qld 4053  
Or Fax To: 07 3366 0174