

COMMON SENSE SUCCESS FORM



D _____ X1 = _____

I _____ X12 MTH _____ X 10 = _____

M _____ X1 = _____

E _____ X _____ CHILDREN = _____

TOTAL INCOME PROTECTION = _____

COST (child rider & account) = _____

PAY YOURSELF FIRST

_____ /MTH @ AVERAGE OF 12% RETURN = _____ Yrs

_____ @ Average of 10% Return = _____ /Yr

TOTAL MONTHLY INCOME = _____

FINANCIAL INDEPENDENCE

FIN NUMBER _____ COST PER MONTH _____

EMERGENCY FUND:

How many months left _____ Total Amount: _____ Monthly Amount: _____

(Compound interest rates are hypothetical illustration only and is not intended to constitute a guarantee of any savings program)

CREDIT TO FREEDOM ANALYSIS



Client: _____

Date of Report: _____

Transunion score: _____

Experian score: _____

Equifax score: _____

Credit middle score (For purchase/investment) _____

Credit Score Range

- Best is 800 to 850
- Excellent is 750 to 799
- Good is 700 to 749
- Fair is 650 to 699
- Poor is 600 to 649
- Bad is 300 to 599

The 5 Factors of Credit

- 35%** Payment History
- 30%** Amount of Debt
- 15%** Length of Credit History
- 10%** New Credit
- 10%** Credit Mix

Recommendations:

1. _____
 2. _____
 3. _____
 4. _____
- _____
- _____

PRE-QUALIFICATION ANALYSIS



Client: _____

Total Monthly Income (All Sources): _____

Total Monthly Debt (not including expenses): _____

Total Monthly Debt to Income Ratio (DTIR): _____

Suggested DTIR: _____

Prequalification Amount for Investment Property/Refinance:

Estimated Monthly Payment: _____

Potential New DTIR: _____

_____ **Purchase** _____ **Refinance** _____ **Investment**

Recommendations:

1. _____
2. _____
3. _____
4. _____

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**DEBT ELIMINATION FRESH START
REFINANCE**



Today

Tomorrow

Market Value _____
Mtg Balance _____
Mtg Payment _____
IR _____
Consumer Debt _____
Consumer Payment _____
Total Monthly Payment _____
Monthly Cashflow _____

Market Value _____
Loan Amount/LTV _____
Escrow _____
IR _____
Investment _____
Mtg Acceleration _____
Est. Closing Expenses _____
Cashback to HO _____
Monthly Payment _____
Monthly Cashflow _____

Recommendations:

1. _____
2. _____
3. _____
4. _____

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NMLS 1851084

MARKET ANALYSIS SUMMARY



Average Price of Homes for Sale:
\$ _____

Average Price of Homes That Have Sold:
\$ _____

Average Price of Homes That Failed to Sell:
\$ _____

Recommended Listing Price:
\$ _____

Mortgage Payoff:
\$ _____

Estimated Expenses:
\$ _____

Potential Cashflow:
\$ _____

-

-

=

Property Address: _____

PIN: _____

Recommendations:

1. _____
2. _____
3. _____
4. _____

BUY TERM, INVEST THE DIFFERENCE



Current Choice

Cash Value _____

\$1,000/yr

Protection (H) _____ P _____ S _____

Protection (W) _____ P _____ S _____

Child Rider _____

Current Value _____

Monthly Premium _____

A Better Choice

Term _____ Cashflow to Invest

\$200/yr

+

\$800/yr

Potential investment value with control at _____ % return

Protection (H) _____ P _____ S _____

Protection (W) _____ P _____ S _____

Child Rider _____

Current Value _____

Monthly Premium _____

No interest rate is guaranteed. All examples are for illustrative and educational purposes only.