



LoanArranger

Mortgage Readiness Worksheet

-A practical guide to help you prepare, reduce stress, and understand your next steps.

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Residential Mortgage Loan Originator

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This guide is for educational purposes only and does not constitute a loan approval, rate quote, or commitment to lend. All loan programs, guidelines, and eligibility requirements are subject to change. Not all applicants will qualify.

Personal Mortgage Readiness Worksheet

Use this to jot down your information for your loan officer phone review prior to the application. Estimates are perfectly fine. You do not need exact figures. Reasonable estimates are enough to help guide next steps and conversations.

1. What is your primary reason for applying for a mortgage?

(For example: first home purchase, refinance, future planning)

2. What is your approximate credit score?

(If you are unsure, write "unknown")

Estimated credit score: _____

Have you reviewed your credit recently?

☐ Yes ☐ No

3. What is your current housing situation?

- ☐ Renting
- ☐ Owning
- ☐ Living with family or other arrangement.

What is your ideal monthly housing cost?

(Total mortgage payment, excluding utilities)

\$ _____ per month

4. Monthly Debt Obligations

List your approximate minimum monthly payments below.

Type of Debt	Monthly Payment
Car Loan	\$ _____
Student Loan	\$ _____
Credit Cards	\$ _____
Other	\$ _____

Total minimum monthly debt payments:

\$ _____ per month

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5. What is your approximate gross monthly income?

(Before taxes)

\$ _____ per month

Income type:

- ☐ Salaried
- ☐ Hourly
- ☐ Commission / Bonus
- ☐ Self-Employed
- ☐ Other (Overtime, Bonus, etc.): _____

6. Approximate funds available for down payment and closing costs:

\$ _____

- ☐ Savings
- ☐ Gift funds
- ☐ Combination of both

7. Questions or Concerns

Use this space to write down any questions, concerns, or topics you want to discuss.

Next Step: If you have questions or would like to review your options, keep this worksheet handy and call me directly. If you prefer to schedule a free review go to loanarranger.net and select schedule a call.

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