

Client borrowing questionnaire

Managing your full financial picture means understanding both your assets and liabilities. Documenting your liabilities and nonfinancial assets, such as your home, personal, or business property on this form will provide us greater insight into your finances and help us better guide you toward achieving your financial goals.

Name: _____ Date: _____

Liabilities

Liabilities						
Type	Market Value	Balance	Lender	Monthly Payment	Interest Rate	Loan Type (Terms)
Primary residence						
Home Equity						
Second/vacation home						
Rental or investment home						
Commercial real estate						
Auto 1						
Auto 2						
Credit card 1						
Credit card 2						
Education loan 1						
Education loan 2						
Other loan 1						
Other loan 2						

Do you anticipate making any lump-sum payments against any loans above? Yes No

If yes, please explain: _____

Do you allocate funds to pay down additional principal on your mortgage? Yes No

If yes, please explain: _____

General Information

What is your mortgage goal for your retirement years?

Pay off mortgage Retain mortgage for tax advantages Sell primary residence Relocate for retirement

Are you thinking of moving or purchasing a second/vacation/investment home in the next five years? Yes No

Are you planning any remodeling or major repairs to your current home in the next year? Yes No

How much cash do you keep on hand for immediate needs? _____

Are you planning any major purchases in the next three years? Yes No

Do you anticipate paying for education expenses in the future? Yes No

If yes, do you know how you will finance those expenses (loans, 529, savings, selling securities)? _____

How would you meet a large, unexpected expense? Use cash Sell securities Line of credit

Details _____

Who is your primary lender/personal banker? _____

Business overview

Do you own a business? Yes No

Years in business? _____

Annual revenues? _____

Who is your primary lender? _____

Do you have a line of credit for working capital purposes? Yes No

Do you own or lease the building in which your business operates? Own Lease

If you own, is there any outstanding debt? Yes No

Provide details: _____

If you are leasing, do you have any plans to purchase a commercial building? Yes No

Do you have expansion plans that may require the purchase of equipment or a facility? Yes No

Commercial real estate (*multifamily, construction financing, etc.*)

Property location/Type	Estimated market value	Loan balance	Interest rate	Fixed/Variable	Term/expiration date	Monthly payment
	\$	\$	%			\$
	\$	\$	%			\$

Would you be interested in speaking with a Wells Fargo affiliate about other bank products? Yes No

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