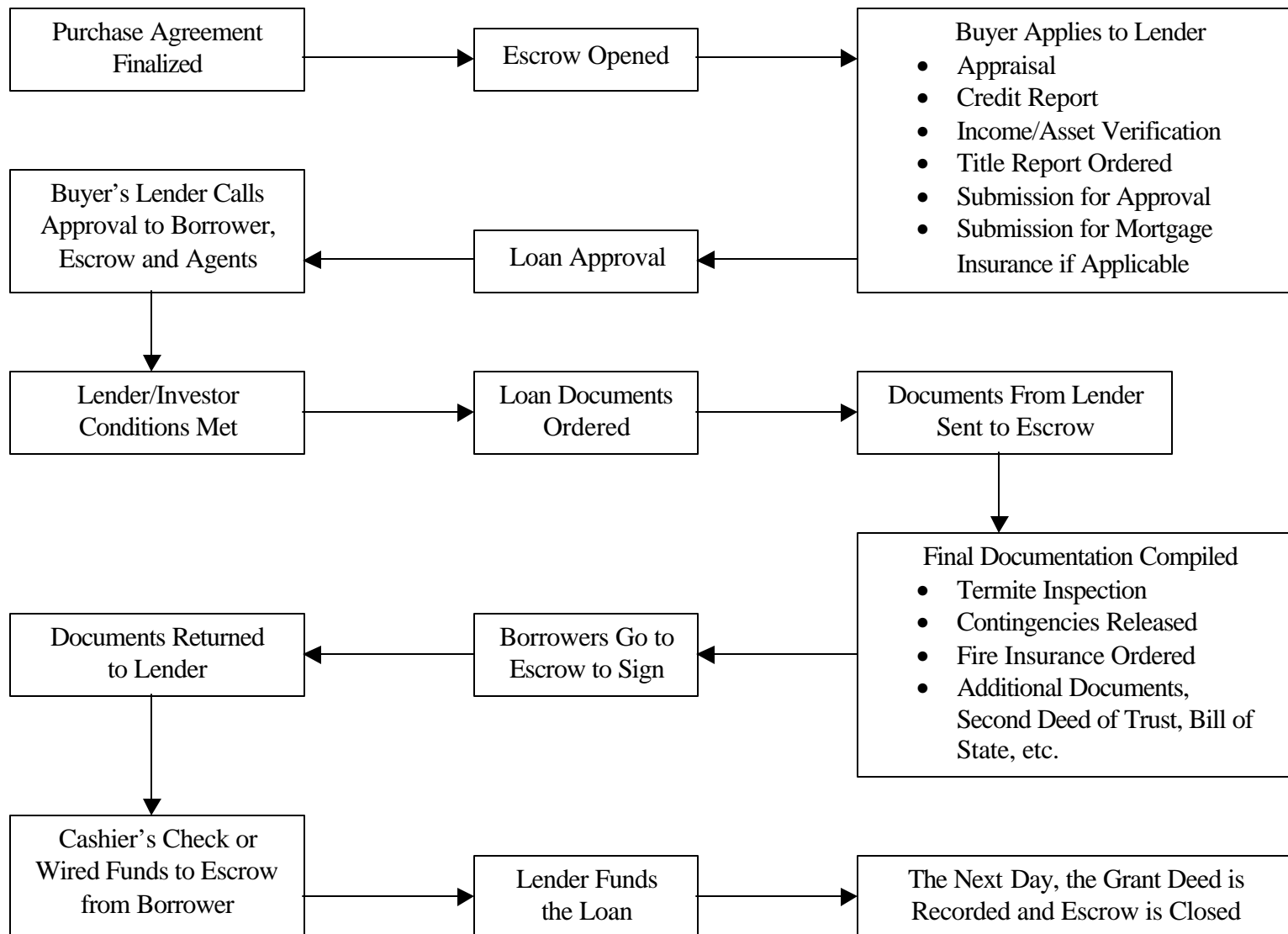




Purchase Transaction Flowchart - California





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House Evaluation Worksheet

Address: _____

Owner/Seller: _____ Phone: _____

View Date: _____ On Market Since: _____

Brief Description: _____

Rooms/Baths: _____ Garage: _____ Square Feet: _____

Asking Price: \$ _____ My Offering Price: \$ _____

Down Payment: (_____ %) \$ _____ Mortgage Needed: \$ _____

EXPENSES

Monthly Payments @ _____ % = \$ _____

+ Property Taxes per Year **F** 12 = \$ _____

+ Insurance per Year **F** 12 = \$ _____

+ Heating Costs per Month = \$ _____

+ Other Utilities per Month = \$ _____

+ Miscellaneous Expenses per Month = \$ _____

= **TOTAL Monthly Expenses** = \$ _____

Compare: Rent per Month for Similar Houses \$ _____

ANSWER THE FOLLOWING ON A 1 TO 10 SCALE (1 is worst and 10 is best)

Neighborhood: _____ Street: _____ Neighbor Houses: _____

Yard & Lawn: _____ Overall House Appearance: _____

Roof: _____ Siding: _____ Gutters/Drain Spouts: _____ Chimney: _____

Pitch/Slope of Ground: _____ Foundation: _____ Porch/Deck: _____

Garage: _____ Other Structures: _____

Evidence of Termites: _____ Basements Moisture: _____

Electrical Services/Wiring: _____ Heating: _____ Plumbing: _____

Traffic Flow Inside: _____ Condition of Beams & Supports: _____

Ceiling Moisture: _____ Condition of Floors and/or Carpeting: _____ Walls: _____

Insulation: _____ Windows: _____ Water Supply: _____

Air Conditioning Yes/No: _____ Age of House: _____ Waste Disposal: _____

Other Pluses: _____

Other Minuses: _____



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Loan Comparison Worksheet

List Price: _____

Property Address: _____

	Loan 1	Loan 2	Loan 3	Loan 4
Loan Type & LTV <i>(i.e., Conventional/80%, VA/90%)</i>				
Interest Rate				
Annual Percentage Rate (APR)*				
Closing Costs				
Down Payment				
Estimated Total Cash Required to Close**				
Monthly Principal & Interest Payment				
Monthly Taxes (estimated)				
Monthly Insurance (estimated)				
Estimated Total Monthly Expenses**				
Estimated Monthly Payment				
Income Required to Qualify for Loan				

* You must retain in the branch (for possible DRE review) the support documents you generate in calculating the APR

** Note that estimated total cash required to close and estimated total monthly expense will probably not be the total of the numbers immediately above either total as there are closing costs and housing expenses costs not detailed on this worksheet.