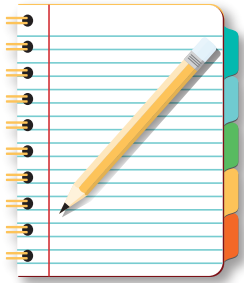


Mortgage Information Preview



Cliff Notes for the easiest quiz you'll ever take...

To talk through numbers and loan options—and help you plan for the homebuying journey ahead—we need a clear picture of your finances. That clarity starts with gathering a little information.

The first step should be easy-breezy, lemon-squeezy, because:

- It's all about you, and
- Ballpark information is more than good enough

When you're ready, click [Get Started](#), and choose how you'd like to answer a few questions:

- **Secure online form:** about 10 to 15 minutes
- **Phone call:** about a 30-minute conversation

If you catch yourself typing decimals or stopping to look something up, you're working too hard. We start in sandbox mode, and the details get refined (and re-refined) as conversations evolve. If something's important, we'll make sure it's properly documented.

Here's what you can expect us—or our form—to ask.

About you...

Name, rank, and serial number

For each potential borrower:

- Legal name
- Date of birth
- Social Security number
- Phone number
- Email address

Your whereabouts...

Where have you lived lately?

For each residence over the past 24 months:

- Street address
- About how long you lived there

Your employment & income...

Jobs, gigs, retirement, and everything in between

For each job over the past 24 months (including contract and gig work):

- Employer or business name
- Your ownership percentage (if any)
- Your job title or role
- Approximate starting date and (when applicable) ending dates
- Approximate monthly income (base, bonus, overtime, commission, RSUs, etc.)

For retirement income:

- Source (Social Security, IRA, annuity, pension, etc.)
- Approximately pre-tax monthly amount

For other sources of income:

- Source (child support*, alimony*, trust income, dividends, interest, etc.)
- Type of income
- Approximate pre-tax monthly amount

*Disclosing child support or alimony is strictly voluntary

Mortgage Information Preview

Your financial assets...

Where your money lives

For each bank, credit union, investment, or retirement account:

- Financial institution (US Bank, Fidelity, Charles Schwab, etc.)
- Account type (checking, savings, brokerage, retirement, etc.)
- Approximate balance on an average day*

*Typing pennies? Please stop. Really. ❌🌐

For any other financial assets (pending or in hand):

- Type of asset (cryptocurrency, gift, precious metals, etc.)
- Approximate value or amount

Your liabilities & financial obligations...

Monthly obligations and ongoing commitments

We'll ask for permission to run a soft credit check.

Please also tell us about any recurring obligations we may not see on your credit report, such as:

- Obligation type (child support, alimony, income tax payment plan, buy now pay later, etc.)
- Monthly payment amount
- Approximate amount owed (or remaining duration)

Your current real estate...

Home sweet home—if you own

If you own your current home or any other real estate, for each property:

- Address and property type (house, condo, 2-4 unit, land, commercial)
- Occupancy (primary home, vacation property, rental)
- Helpful optional extras:
 - Current lender(s) and rough amount(s) owed*
 - Amount of any HOA dues
 - Whether your payment includes taxes and insurance
 - Approximate rental income (if applicable)

*Super-ballpark is fine—you're helping us play the matching game between properties and mortgages on your credit report.

That's it.

This information gives us enough context to start meaningful planning conversations, explore options, and identify next steps.

Guaranteed Rate does not provide tax advice, credit counseling or credit repair services. Please contact your tax adviser for any tax related questions. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and for more information.

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