



ARTHUR CERVANTES PROPERTIES, INC.

ACP BUYER INTAKE & CONSULTATION™

Buyer Intelligence Questionnaire • Version 1.0

Designed to understand the client before the home search begins - finances, goals, location flexibility, decision style, risks, timing, and the exact next step.

How this consultation works

This is a structured discovery tool for Arthur or an ACP agent to complete with the client. It is designed to capture the facts needed for a strong consultation, surface missing information, identify next actions, and feed the ACP CRM/summary engine. It is not a loan application, appraisal, legal opinion, tax advice, or substitute for required forms.

Automation output

After completion, the ACP system should generate: (1) client profile, (2) readiness assessment, (3) key opportunities, (4) risk/missing-information flags, (5) recommended next steps, (6) documents needed, (7) follow-up tasks, and (8) a concise advisor briefing for Arthur.

A. Client Identity & Representation

- 1 Full legal names, preferred names, mobile numbers, emails, and mailing addresses for every person who will be purchasing, borrowing, contributing funds, or making the final decision.
- 2 Who are the decision-makers? Is anyone else influencing the decision (family member, attorney, financial adviser, trustee, business partner)?
- 3 How did you hear about Arthur Cervantes Properties, Inc.?
- 4 Have you signed a buyer-representation or broker agreement with another real estate professional? If yes, provide the agent/broker name, scope, geography, and expiration date.
- 5 Have you purchased real estate before? If yes: when, where, property type, and what went well or poorly?
- 6 Preferred communication method and best times to contact you. Is text messaging acceptable for routine updates?

B. Why You Are Buying & Timing

- 1 What is driving the purchase now? Examples: first home, move-up, downsizing, relocation, investment, retirement, family change, 1031 exchange, or manufactured-home affordability.
- 2 What is your ideal move-in or ownership date? What is the latest acceptable date?
- 3 What happens if you do not purchase within that timeframe?
- 4 Are there any job start dates, school schedules, lease expirations, sale-of-current-home deadlines, exchange deadlines, or other objective timing constraints?
- 5 How quickly can you make a decision when the right property appears?
- 6 Do you need to sell another property before buying? If yes, where are you in that process?

C. Income & Employment

- 1 For each W-2 wage earner: employer, job title, start date, current status, and gross annual income. Use W-2 Box 1 wages/tips/other compensation as the initial annual reference and identify any current salary changes.
- 2 For each self-employed principal: business name/entity type, ownership percentage, years in business, and annual NET income for the most recent two years plus year-to-date net income.
- 3 Do you receive overtime, bonuses, commissions, tips, RSUs, pension, Social Security, disability, alimony/child support you choose to disclose, rental income, investment income, or other recurring income? For each, amount and how long received.
- 4 Has any employment or income changed materially in the last 24 months? Any expected job change, retirement, leave, business sale, or reduction in hours?
- 5 Will any borrower be using income from a new job, second job, seasonal work, or recently started self-employment?

D. Assets, Down Payment & Cash

- 1 Total funds currently available for down payment, closing costs, reserves, and immediate repairs. Break out checking, savings, money market, brokerage, retirement funds intended for use, and other liquid assets.
- 2 Will any funds come from a gift? If yes: donor relationship, estimated amount, and whether the donor is prepared to document the gift as required by the lender.
- 3 Will any funds come from sale proceeds, 1031 exchange funds, a business account, secured borrowing, grant/down-payment assistance, or another source?
- 4 After closing, how much emergency/reserve cash do you want to keep untouched?
- 5 Are any large deposits or transfers expected before closing that may need documentation?

E. Credit, Debt & Existing Obligations

- 1 What is each principal's approximate credit score? Preferably provide a recent full tri-merge or lender credit report when appropriate and securely transmitted.
- 2 Any late payments, collections, charge-offs, judgments, tax liens, bankruptcy, foreclosure, short sale, deed-in-lieu, or disputed accounts? Give dates and status.
- 3 List all monthly debts: auto loans/leases, student loans, credit cards, personal loans, installment debt, support obligations, IRS/state payment plans, business debt that appears personally, and other recurring obligations.
- 4 What current loans are in your name? Include balance, monthly payment, interest rate if known, and remaining term.
- 5 Have you co-signed or guaranteed any loan? If yes: borrower, type, original date, balance, payment, and who actually makes the payments.
- 6 Any deferred student loans, balloon payments, adjustable loans, HELOCs, buy-now-pay-later obligations, or upcoming debt changes?
- 7 Any recent or planned major credit purchase, new account, vehicle purchase, or business borrowing before closing?

F. Monthly Household Cash Flow

- 1 Estimate average monthly household expenses excluding debts already listed: rent/mortgage, utilities, insurance, childcare, tuition, groceries, transportation, subscriptions, medical, support to family, and other recurring commitments.
- 2 What monthly housing payment feels comfortable to you even if a lender approves more?
- 3 What is the maximum monthly housing payment you would not want to exceed?
- 4 How much variability in taxes, insurance, HOA dues, land lease, utilities, or maintenance can your budget comfortably absorb?

G. Current Housing

- 1 Do you currently rent, own, live with family, or have another arrangement?
- 2 If you own: property address, estimated value, mortgage/HELOC balances, monthly payment, HOA, taxes/insurance, occupancy, and whether it must be sold or rented.

- 3 If you rent: monthly rent, lease expiration, month-to-month status, security deposit, and required notice.
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- 4 If under lease: has the landlord indicated flexibility? What is the estimated lease-break cost, buyout, sublease option, or notice requirement?
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- 5 Are there any pets, accessibility needs, parking/storage requirements, or objective property features that materially affect the housing choice?
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H. Location & Search Flexibility

- 1 Which cities, ZIP codes, or specific communities are your first choices?
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- 2 How flexible are you geographically? Identify acceptable alternate cities, counties, or commute radius.
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- 3 What objective location factors matter most: maximum commute time, proximity to specific workplace/family/medical care, lot size, transit, airport access, HOA restrictions, climate, utilities, or other measurable criteria?
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- 4 Are there locations you will not consider? What objective reason drives that limitation?
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- 5 Would you consider Orange County, Los Angeles County, Inland Empire, Coachella Valley, High Desert, or other Southern California markets if the home/payment fit improves?
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I. Property Criteria

- 1 Property types you will consider: single-family, condo, townhome, manufactured/mobile home, 55+ community, land, multifamily, investment, new construction.
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- 2 Target purchase price and absolute ceiling.
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- 3 Minimum bedrooms, bathrooms, square footage, lot size, parking/garage, stories, and other required dimensions.
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- 4 List the five non-negotiable features and five preferences that would be nice but are not required.
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- 5 Tolerance for repairs: turnkey only, cosmetic fixer, moderate renovation, major renovation, or value-add project.
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- 6 HOA: acceptable? Maximum dues? Any restrictions you cannot accept?
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- 7 For manufactured homes: family vs 55+ community, maximum land lease, park-approval requirements, financing/cash preference, and required income multiple.
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- 8 Would you consider new construction? If yes, are you comfortable with builder timelines, upgrades, Mello-Roos/special assessments, and using your own representation?
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J. Financing & Offer Readiness

- 1 Have you spoken with a lender? If yes: lender, date, preapproval amount, loan program, estimated rate/payment, conditions, and whether the lender reviewed income/assets/credit or issued only a preliminary prequalification.
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- 2 Preferred financing: conventional, FHA, VA, USDA, jumbo, manufactured-home/chattel, private, seller financing, cash, or undecided.
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- 3 How much down payment do you prefer versus the maximum you could use?
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- 4 Are seller credits or rate buydowns important to affordability?
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- 5 Do you have proof of funds or a current preapproval ready to submit with an offer?
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- 6 What earnest-money/deposit amount are you comfortable wiring after acceptance?
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- 7 Any appraisal, insurance, property-condition, HOA, park, or financing issues that could limit the type of home you can purchase?
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K. Decision Style, Risk & Negotiation

- 1 On a scale of 1-10, how risk-averse are you regarding repairs, neighborhood uncertainty, future resale, HOA/park financial health, or appraisal risk?
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- 2 Would you rather pay more for certainty/condition or accept more risk for a lower price/value opportunity?
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- 3 How do you prefer to make decisions: data-heavy comparison, guided recommendation, short list, or independent review?
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- 4 If multiple offers occur, what matters most: price, monthly payment, keeping contingencies, closing timing, seller credits, or avoiding overpayment?
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- 5 What is your walk-away point financially or emotionally?
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- 6 Who must approve an offer before it is submitted?
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L. Education, Documents & Next Steps

- 1 What parts of the buying process are least clear or most stressful to you?
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- 2 Would you like education on buyer representation, compensation, inspections, contingencies, title/escrow, wire fraud, HOA financial health, insurance, manufactured-home parks, or financing?
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- 3 Documents to obtain when appropriate: photo ID, lender preapproval, proof of funds, credit report, recent W-2s/1099s, paystubs, tax returns for self-employed borrowers, bank statements, lease, mortgage statement, gift-fund information.
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- 4 Consent: may ACP store the consultation information in the secure CRM and use it to prepare affordability/search recommendations? Sensitive documents should be uploaded only through an approved secure method.
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- 5 Confirm the immediate next action: lender review, representation agreement, MLS search setup, sale analysis of current home, document collection, or property tour.
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ACP Internal Summary Fields

Client objective	_____
Readiness level	Ready now / Nearly ready / Planning stage / Needs specialist review
Top 3 opportunities	1. _____ 2. _____ 3. _____
Top 3 constraints/risks	1. _____ 2. _____ 3. _____
Documents missing	_____
Immediate next action	_____
Follow-up date	_____
Arthur review notes	_____

Fair Housing / privacy guardrail

Do not ask questions intended to identify or steer based on race, color, religion, sex (including sexual orientation or gender identity), disability, familial status, national origin, or other protected characteristics under applicable law. Location guidance should be based on the client's stated objective criteria and independently verifiable information. Sensitive financial and identity documents should be handled only through approved secure systems.