

Housing Costs

Use this pocket to store information and receipts regarding your mortgage or rent payments, home equity line, homeowners insurance and coverage, and real estate taxes.

Real Estate Mortgages

Residence #1 _____ Lender _____

Term _____ Account # _____ Phone _____

Date borrowed _____ Balance due _____ Monthly payment _____ Interest rate _____

Real Estate Taxes _____ Due dates _____

Second mortgage _____ Lender _____

Term _____ Account # _____ Phone _____

Date borrowed _____ Balance due _____ Monthly payment _____ Interest rate _____

Residence #2 _____ Lender _____

Term _____ Account # _____ Phone _____

Date borrowed _____ Balance due _____ Monthly payment _____ Interest rate _____

Real Estate Taxes _____ Due dates _____

Rental Expense

Owner _____ Phone number _____

Address _____ Monthly rent _____

Deposit (monthly advance) _____ Cleaning deposit _____



When does it make sense to refinance your house and take advantage of lower interest rates? Don't refinance if you are planning to sell your house in the next year or two; the fees would wipe out short-term interest savings.

Payment Record #1—Mortgage* or Rent

Jan _____ Feb _____ Mar _____ Apr _____ May _____ Jun _____

Jul _____ Aug _____ Sep _____ Oct _____ Nov _____ Dec _____

Payment Record #2—Mortgage* or Rent

Jan _____ Feb _____ Mar _____ Apr _____ May _____ Jun _____

Jul _____ Aug _____ Sep _____ Oct _____ Nov _____ Dec _____

Home Equity Line of Credit

Institution _____ Account # _____

Terms _____ Phone _____ Contact _____

Monthly payment _____ Date borrowed _____ Amount available _____

* Include mortgage insurance if applicable (usually due if original equity is less than 20%)

Vacation Homes and Time Shares

Residence #1 _____

Lender _____ Phone _____

Term _____ Account # _____

Date borrowed _____ Balance due _____

Monthly payment _____ Interest rate _____

Real estate taxes _____ Maintenance assessments _____



Residence #2 _____ Lender _____

Phone _____ Term _____ Account # _____ Date

borrowed _____ Balance due _____ Monthly payment _____ Interest rate _____

Real estate taxes _____ Maintenance assessments _____

Homeowners/Renters Insurance

Company _____ Account # _____

Contact _____ Phone _____ Payment _____



Payment due _____ Coverage _____

Company _____ Account # _____

Contact _____ Phone _____

Payment _____ Payment due _____ Coverage _____

Umbrella Policy

Company _____ Account # _____

Contact _____ Phone _____ Payment _____

Payment due _____ Coverage _____

Riders (jewelry, cameras, etc.)

Homeowners Association Fees

Contact _____ Phone _____ Amount _____ Payment due _____

Special Assessments

Contact _____ Phone _____ Amount _____ Payment due _____