



# Finding a Lender

## Homebuyer checklist

Finding the right lender can make a huge difference in ensuring you get the mortgage and loan terms that best meet your needs, so it may be good to shop around before deciding on one. If you're struggling with where to begin, you can ask for referrals from family and friends or go to your local bank. It can also be helpful to search online for lenders and read their reviews. Use this guide to help you find a lender you can feel confident in.

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Office location: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

### Questions to ask a lender

1. What fees will I be responsible for at closing?

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2. Will you waive any of these fees or roll them into my mortgage?

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3. How do you prefer to communicate with clients-email, text, phone calls-or in person?

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4. How long are your turnaround times on pre-approval, appraisal, and closing?

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5. Have you worked on the type of loan product that I need?

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6. What are the down payment requirements?

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7. Do you offer eClosings?

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Notes

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This checklist is for educational purposes only. Be sure to communicate with your lender for specifics on the mortgage loan process.