

1. WHAT TYPE OF MORTGAGES DO YOU OFFER? WHAT ARE THE PROS AND CONS OF EACH?
2. EXPLAIN YOUR FIXED VS ADJUSTABLE MORTGAGE?
3. WHAT CREDIT SCORE DO I NEED TO QUALIFY FOR A MORTGAGE?
4. WHAT TYPE OF MORTGAGE IS BEST FOR ME? WHY?
5. HOW DO YOU DETERMINE HOW MUCH MONEY I CAN BORROW?
6. HOW MUCH OF A DOWN PAYMENT DO YOU RECOMMEND? WHAT ARE THE IMPLICATIONS OF PAYING MORE OR LESS?
7. DO I QUALIFY FOR ANY DOWN PAYMENT ASSISTANCE PROGRAMS?
8. WHAT IS MY INTEREST RATE? WHAT IS THE ANNUAL PERCENTAGE RATE?
9. WHAT ARE THE ESTIMATED CLOSING COSTS? HOW MANY POINTS DOES THE RATE INCLUDE?
10. DO YOU HANDLE UNDERWRITING IN-HOUSE?
11. WHAT WILL MY MONTHLY PAYMENTS BE? IS THERE A PRE-PAYMENT PENALTY?
12. WHAT IS THE AVERAGE LOAN PROCESSING TIME?
13. WHAT HAPPENS IF MY APPRAISAL COMES IN LOW?
14. CAN I GET PRE-QUALIFIED BEFORE I START HOME SHOPPING?
15. WHAT ARE THE CONDITIONS REGARDING PMI (PRIVATE MORTGAGE INSURANCE)?
16. CAN I LOCK IN THE RATE? IF SO, WHEN AND FOR HOW LONG? DO YOU CHARGE FOR THIS?
17. IS THERE ANYTHING THAT MIGHT DELAY THE CLOSING PROCESS?
18. WHEN CAN WE EXPECT TO CLOSE? WHAT DO I NEED TO BRING TO THE CLOSING TABLE?
19. WHAT DOCUMENTS WILL I NEED TO PROVIDE FOR THE MORTGAGE APPLICATION?
20. CAN YOU PROVIDE A BREAKDOWN OF ESTIMATED MONTHLY PAYMENTS, INCLUDING PRINCIPAL, INTEREST, TAXES, AND INSURANCE?
21. WHAT IS THE MINIMUM CREDIT SCORE REQUIREMENT FOR APPROVAL?
22. HOW WILL YOU COMMUNICATE WITH ME THROUGHOUT THE PROCESS, AND WHO WILL BE MY MAIN POINT OF CONTACT?