

THINGS TO ASK Your Loan Officer

When applying for a
home loan

HOW MUCH CASH WILL I NEED TO PURCHASE/REFINANCE MY PROPERTY?

You should leave with an estimate on your cash to close and details on all charges associated with the transaction.

HOW WILL SELLER PAID CLOSING COSTS AFFECT PURCHASE?

Make sure you understand how seller paid closing costs affect the cash needed to close and how it could make or break an offer.

WHAT WILL MY MONTHLY PAYMENT BE?

You are going to want to know exactly what goes into your monthly payment, make sure you walk away with a breakdown.

HOW LONG WILL IT TAKE TO PROCESS AND CLOSE MY MORTGAGE?

If you are in a multiple offer situation, every day can make a huge difference. The speed in which your loan officer can close a mortgage may allow you and your real estate agent the opportunity to structure your offer differently and put it in front of others.

ARE YOU AVAILABLE AFTER HOURS OR ON WEEKENDS?

Your contract negotiations may happen after hours, if you need input from your loan officer can you reach them?

HOW LONG HAVE YOU BEEN IN THE BUSINESS?

Experience matters. You are buying one of the largest investments of your lifetime. Check out their credentials on social media and the internet, you should be confident in the job they will perform for you.

ONE FINAL CONSIDERATION

Did you find your Loan Officer through a referral? Real Estate Agents know the best in the business and your experience is important to them, they will have a vested interest in your experience and a successful closing!

Ask your agent for a referral or for references.

Contact me today to learn more!



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HOME LOANS

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