

## Five Questions To Ask Your Lender – *Before You Sign Anything!*

1. Are you a Mortgage Planner that offers a Comprehensive “Mortgage Plan” after my Initial Consultation? Do you have a variety of loan programs to fit my cash-flow and expected length of ownership needs?
2. Do your process include pre-approving prior to showing homes? What’s your company’s stance on pre-qualifications vs. pre-approvals?
3. What’s your step-by-step protocol for handling difficult credit history?
4. What do you do to insure that not only is the rate that you quoted me the rate I will get at closing, but that it’s the best the market has to offer for my qualifications?
5. Can you give me a list of your last five clients as references with their phone numbers?