

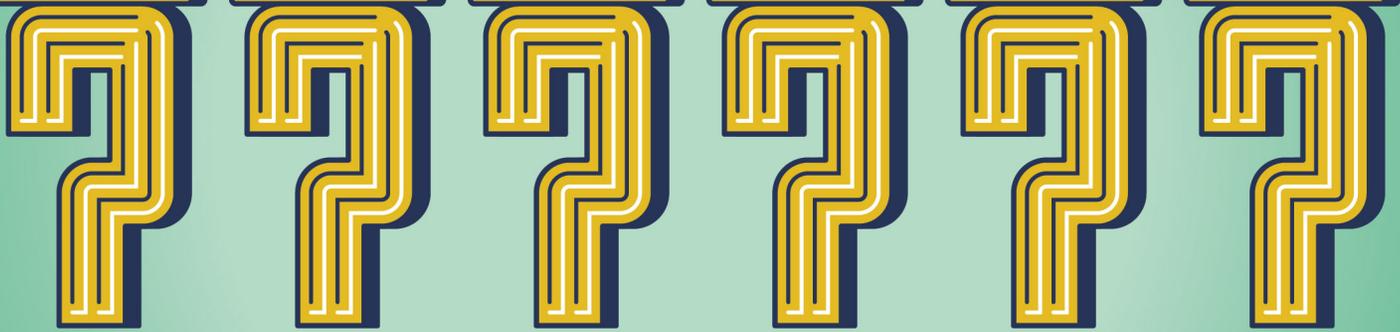
SIX QUESTIONS

- TO ASK WHEN CHOOSING A -

LENDER



The interest rate that you're seeing on the news isn't necessarily the rate you will pay. Products and rates can vary from one company to the next. Here are six questions to ask your prospective lenders.



1

What are the most popular mortgages you offer and why?

3

Do you offer discounts for inspections, homeownership classes, or automatic payments?

5

What are your escrow requirements?

2

Are your rates, terms, fees, and closing costs negotiable?

4

Will I have to buy private mortgage insurance? If so, how much will it cost and how long will it be required?

6

What kind of bill-pay options do you offer?

THERE ARE SEVERAL MORE QUESTIONS YOU SHOULD ASK THAT ARE SPECIFIC TO YOUR LOAN. ASK YOUR REALTOR® TO HELP GUIDE YOU ON OTHER THINGS TO CONSIDER WHEN SELECTING A LENDER.