



FIND YOUR LENDER: A CUSTOMIZABLE HOMEBUYER WORKSHEET



For a successful and rewarding home buying experience, connecting with the right lender and the right loan is critical. To make the most of your journey, you must shop around. Freddie Mac recommends you get three to five pre-approvals from different lender types including brokers, banks, and credit unions. **This printable guide can help you in that search.**

NON-NEGOTIABLE

What are the skills or characteristics that your lender must have for you to be comfortable working with them?

- CONVERGENCE Certified for competency in diversity, equity, and inclusion housing issues
- Has lending programs that cater to those with _____ credit score or less
- Has lending programs that cater to those with _____ or less down payment saved
- Is a local lender with a presence in Central Ohio
- _____
- _____
- _____

STRONGLY PREFER

What are other skills or characteristics that, in an ideal world, your lender would have for you to feel the most supported in your homebuying journey?

- _____
- _____
- _____

QUESTIONS

When interviewing lenders and obtaining pre-approvals, here are sample questions that can help you vet candidates and secure a lender that meets your goals:

- What kinds of mortgages do you offer? Do you offer FHA loans?
- Do you offer any special purpose credit programs for borrowers of Color?
- Can I negotiate my rates, terms, fees, and costs?
- Do you offer discounts for homebuyer classes or other services?
- How long will my pre-approval good for?
- What are my rate-lock options?
- What additional information will you need after my pre-approval, and who will I send that to?
- Will you also service my loan, if not, who will?
- If using a broker, how many quotes did you/will you review?
- If using a broker, what are your fees?

Add Your Question: _____

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