

# Questions for Mortgage Lenders



**Mortgage Lender:** \_\_\_\_\_

Which types of mortgage products do you offer?

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How long is my pre-approval good for?

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Do you have any special borrowing programs that I qualify for?

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Do you offer a mortgage rate lock?

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What will my monthly payment be?

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Is there a down payment requirement?

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What are current interest rates?

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Do I meet the income requirements for securing a loan?

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How much are closing costs?

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Is there a prepayment penalty?

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What credit qualifications do you require?

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Can you explain how private mortgage insurance works?

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Do you offer mortgage points?

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What fees are associated with securing a mortgage?

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