



# Mortgage Lender Question and Answer Checklist

## QUESTIONS

## ANSWERS

1. How does a mortgage work?

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2. What types of loans are available to me?

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3. How do I qualify for a loan?

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4. What is pre-qualification and should I get pre-qualified?

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5. What does the pre-approval process consist of and what do I need to do to prepare?

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6. How much house can I afford?

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7. How much do I need to save for a down payment?

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8. How much will my interest be?

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9. How much will my annual percentage rate be?

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10. Do I need to pay closing costs? If so, how much?

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11. What will my monthly payment be?

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# Mortgage Lender Question and Answer Checklist

## QUESTIONS

## ANSWERS

**14.** How do I know I am receiving the best possible rate?

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**13.** Do you handle the underwriting process?

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**16.** How often will you be communicating with me while my loan is being processed?

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**17.** What service fees will I need to pay when processing my loan?

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**18.** What happens if I receive a low appraisal and will this affect my timeline?

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**19.** Do I need to prepare anything before closing?

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**20.** Will you end up selling my loan?

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# Homebuyer Preparation Checklist



## Credit score check

Current Score(s): \_\_\_\_\_

Goal Score(s): \_\_\_\_\_



## Down payment savings

Down payment percentage: \_\_\_\_\_

Savings goal: \_\_\_\_\_

Date to save by: \_\_\_\_\_



## Get pre-qualified



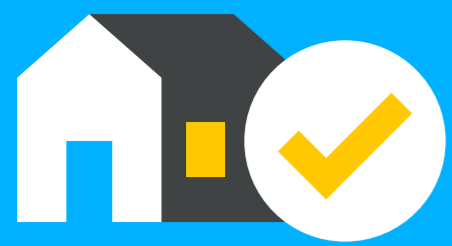
## Price range

Home cost: \_\_\_\_\_

Monthly payment: \_\_\_\_\_

Other costs to factor in: \_\_\_\_\_

\_\_\_\_\_



# Homebuyer Preparation Checklist



## Research locations and current market

Location 1 address: \_\_\_\_\_

PROS	CONS
_____	_____
_____	_____
_____	_____
_____	_____

Location 2 address: \_\_\_\_\_

PROS	CONS
_____	_____
_____	_____
_____	_____
_____	_____

Location 3 address: \_\_\_\_\_

PROS	CONS
_____	_____
_____	_____
_____	_____
_____	_____



## Start house hunting



# Househunting Checklist

Address:

Price: \_\_\_\_\_ Year built: \_\_\_\_\_

# of bedrooms: \_\_\_\_\_ # of bathrooms: \_\_\_\_\_ Sq. ft. \_\_\_\_\_

Home & Features	Like	Dislike	Amenities & Appliances	Like	Dislike
Exterior Condition	<input type="checkbox"/>	<input type="checkbox"/>	Fridge	<input type="checkbox"/>	<input type="checkbox"/>
Floorplan	<input type="checkbox"/>	<input type="checkbox"/>	Stove/oven	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	Washer/dryer	<input type="checkbox"/>	<input type="checkbox"/>
Dining room	<input type="checkbox"/>	<input type="checkbox"/>	A/C & heating	<input type="checkbox"/>	<input type="checkbox"/>
Family room	<input type="checkbox"/>	<input type="checkbox"/>	Security	<input type="checkbox"/>	<input type="checkbox"/>
Master bedroom	<input type="checkbox"/>	<input type="checkbox"/>	Fireplace	<input type="checkbox"/>	<input type="checkbox"/>
Bathrooms	<input type="checkbox"/>	<input type="checkbox"/>	Pool	<input type="checkbox"/>	<input type="checkbox"/>
Laundry room	<input type="checkbox"/>	<input type="checkbox"/>	Balcony/patio	<input type="checkbox"/>	<input type="checkbox"/>
Garage	<input type="checkbox"/>	<input type="checkbox"/>			
Backyard	<input type="checkbox"/>	<input type="checkbox"/>			



# Househunting Checklist

## Neighborhood Notes

**Appearance:** \_\_\_\_\_

**School district:** \_\_\_\_\_

**Safety:** \_\_\_\_\_

**Walkability:** \_\_\_\_\_

### Pros

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### Cons

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## Additional Notes

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## Overall Rating

1

2

3

4

5



# Homebuyer Closing Checklist

**Narrow down top choices**

Home #1: \_\_\_\_\_

Home #2: \_\_\_\_\_

Home #3: \_\_\_\_\_

**Pick home**

Choice: \_\_\_\_\_

**Get pre-approved**

**Choose a mortgage lender**

Who: \_\_\_\_\_

Rates: \_\_\_\_\_

**Make offer**

**Offer accepted**

**Home Inspection**

**Get appraisal**

**Complete paperwork**

**Close sale**



# Address Change Checklist

Old Address:

New Address:

## Utilities

Gas

Electricity

Cable/Internet

Trash

Water

Cell Phone

## Finances

Employment (Payroll)

Credit Cards

Loan Agencies (Auto, student, etc.)

Insurance (Health, dental, car, etc.)

Banks

## Government

Social Security

DMV (License, registration)

USPS

Voter Registration

## Memberships/Other:

Gym

School

Magazines/online subscriptions

Amazon

Family and friends





# Address Change Checklist

Old Address:

New Address:

## Medical

Health Insurance

Dental Insurance

Eyecare

Vet

Pharmacy