

Denver

LENDING

10 QUESTIONS WE WANT YOU TO ASK US

1. What is earnest money, and how does it work? What do you mean I can lose my earnest money?
2. Why are the dates in the contract important? (Appraisal Date, Loan Objection, and Closing Date)
3. Who are you, and why are you qualified to give me financial advice for the largest investment I will probably make in my lifetime?
4. How do you get your business, and why does that matter to me?
5. Are you a broker or a banker? What is the difference?
6. What is underwriting, who does it, and where is it done?
7. How many loans does your processor process each month?
8. If you write me a pre-approval letter, will you give me 100% replacement guarantee on my earnest money if you make a mistake?
9. How do I know I am getting the lowest rate?
10. If rates go down, will you let me renegotiate my rate?

