



Mortgage Lender Question and Answer Checklist

QUESTIONS

ANSWERS

1. How does a mortgage work?

2. What types of loans are available to me?

3. How do I qualify for a loan?

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

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

6. How much house can I afford?

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

8. How much will my interest be?

9. How much will my annual percentage rate be?

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

11. What will my monthly payment be?



Mortgage Lender Question and Answer Checklist

QUESTIONS

ANSWERS

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

13. Do you handle the underwriting process?

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

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

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

19. Do I need to prepare anything before closing?

20. Will you end up selling my loan?



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

Cons

Additional Notes

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