



## Mortgage Questions to Ask

	<u>Lender 1</u>	<u>Lender 2</u>	<u>Lender 3</u>
Mortgage Company			
Name of Loan officer			
phone number/email			
Price of Home			
Loan Amount			
Loan Term			
Loan Type			
Mortgage Insurance?			
Interest Rate (Fixed)			
Rate Lock-in Term			
Rate Lock-in Fee			
Rate Float Policy?			
Pre-payment Penalty?			
Processing time frame			
<u>Lender Fees:</u>			
Application			
Appraisal			
Credit Report			
Loan Discount Points			
Loan Origination Points			
Underwriting fee			
Administrative fee			
Processing fee			
Commitment fee			
Document Preparation			
Inspection fee			
Tax Service fee			
Other Fees			
Total Lender Fees:			
<u>Closing Agent Fees</u>			
Settlement fees			
Attorney fees			
Title Insurance Premium			
Title Endorsements			
Flood Certification			
Recording			
State Tax			
City/County Tax			
Survey			
Pest Inspection Report			
Courier/Wire Transfer			
Other Fees			
Total Closing Fees:			

