

See Below our preferred Mortgage Lenders and a List of Questions you can ask when shopping for a mortgage !



**JOE MONTENIGRO**

**RE/MAX Home Team**  
1400 Chews Landing Rd  
Laurel Springs, NJ 08021  
Each Office is Independently Owned and Operated

Ofc: 856-374-2800 x106  
Fax: 856-504-0141  
Cell: 609-332-4639

joemonte@hometeamNJ.com  
http://hometeamNJ.com

**Our sellers have asked that you get pre-qualified for a mortgage BEFORE you see the house. These lenders offer this service for no charge and we have found them to be reputable and competitive with rates.**

**All Offers to Purchase require a Mortgage Pre-qualification letter OR cash offers require proof of funds, such as a bank statement or Line of Credit statement. Thanks in Advance,  
Joe**

### Mortgage Loan officers



**FRONTGATE**  
Mortgage Company

Tower Square Shopping Center  
137 Egg Harbor Road • Suite A2 • Sewell, NJ 08080  
Office: 856-401-9090 ext.103 • Toll Free: 888-356-1701 • Fax: 856-401-8537  
E-mail: rbersani@gateway-funding.com • NMLS # 133243

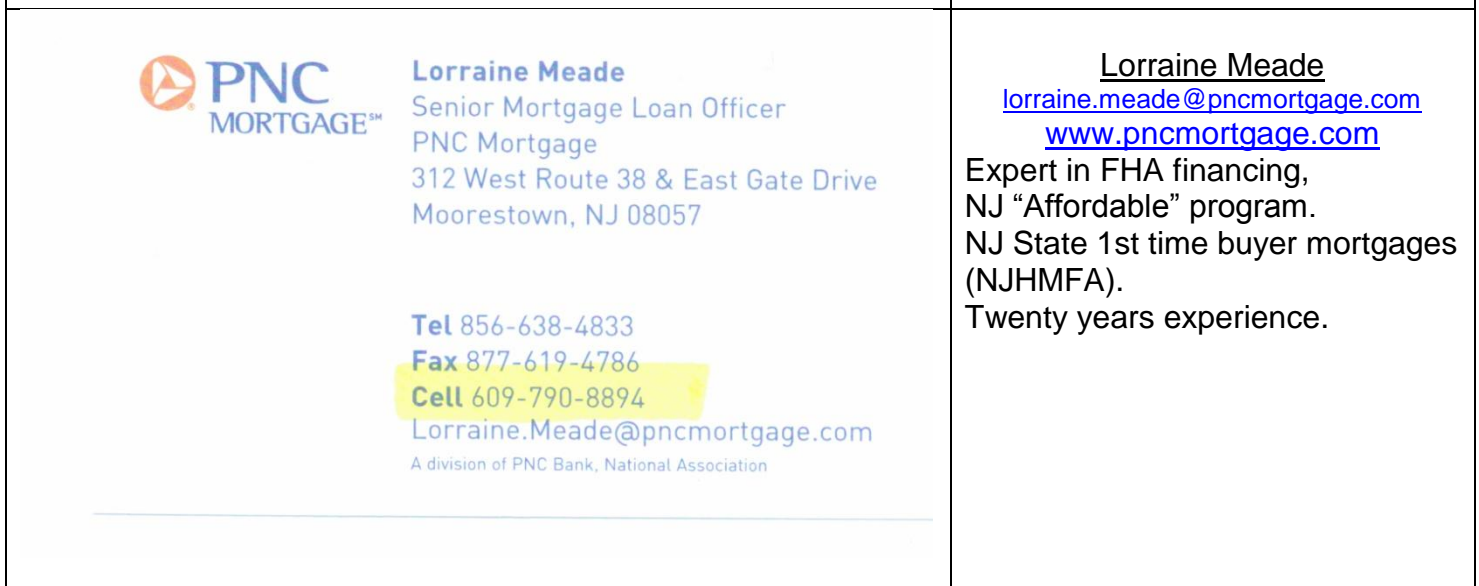
“Opening Doors to Home Ownership”

**RICH BERSANI**  
Vice President



**Rich Bersani**  
[rbersani@gatewayfunding.com](mailto:rbersani@gatewayfunding.com)  
[www.gateway-funding.com](http://www.gateway-funding.com)

Expert in FHA financing,  
In house underwriting and appraisals.  
NJ State 1st time buyer mortgages (NJHMFA).  
Sixteen years experience.



**PNC MORTGAGE™**

**Lorraine Meade**  
Senior Mortgage Loan Officer  
PNC Mortgage  
312 West Route 38 & East Gate Drive  
Moorestown, NJ 08057

Tel 856-638-4833  
Fax 877-619-4786  
Cell 609-790-8894  
[Lorraine.Meade@pncmortgage.com](mailto:Lorraine.Meade@pncmortgage.com)  
A division of PNC Bank, National Association

**Lorraine Meade**  
[lorraine.meade@pncmortgage.com](mailto:lorraine.meade@pncmortgage.com)  
[www.pncmortgage.com](http://www.pncmortgage.com)

Expert in FHA financing,  
NJ “Affordable” program.  
NJ State 1st time buyer mortgages (NJHMFA).  
Twenty years experience.



## 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:			



Close Window

**Mortgage Interest Rate Factor Table**

Divide the **maximum Principal & Interest (P&I)** payment by the **Interest Rate Factor** and multiply by 1,000 to calculate the **maximum Loan Amount**.

Or, multiply the **Loan Amount** by the **Interest Rate Factor** and divide by 1,000 to calculate the **maximum Principal & Interest (P&I) payment**.

Rate	5 Year	10 Year	15 Year	20 Year	25 Year	30 Year	40 Year
3.00%	17.96869	9.656074	6.905816	5.545976	4.742113	4.21604	3.579844
3.25%	18.08	9.771903	7.026688	5.671958	4.873162	4.352063	3.725412
3.50%	18.19175	9.888587	7.148825	5.799597	5.006236	4.490447	3.87391
3.75%	18.30392	10.00612	7.272224	5.928883	5.141312	4.631156	4.02526
4.00%	18.41652	10.12451	7.396879	6.059803	5.278368	4.774153	4.179385
4.13%	18.47299	10.18403	7.459676	6.125872	5.347632	4.846497	4.257462
4.25%	18.52956	10.24375	7.522784	6.192345	5.417381	4.919399	4.336202
4.38%	18.58623	10.30369	7.586203	6.259219	5.487613	4.992853	4.415594
4.50%	18.64302	10.36384	7.649933	6.326494	5.558325	5.066853	4.495628
4.63%	18.69991	10.4242	7.713972	6.394167	5.629513	5.141395	4.576293
4.75%	18.75691	10.48477	7.778319	6.462236	5.701174	5.216473	4.657579
4.88%	18.81402	10.54556	7.842974	6.5307	5.773304	5.292082	4.739473
5.00%	18.87123	10.60655	7.907936	6.599557	5.8459	5.368216	4.821966
5.13%	18.92856	10.66776	7.973204	6.668805	5.918959	5.44487	4.905046
5.25%	18.98598	10.72917	8.038777	6.738442	5.992477	5.522037	4.988703
5.38%	19.04352	10.79079	8.104654	6.808465	6.06645	5.599712	5.072926
5.50%	19.10116	10.85263	8.170835	6.878873	6.140875	5.67789	5.157703
5.63%	19.15891	10.91467	8.237317	6.949664	6.215747	5.756564	5.243023
5.75%	19.21677	10.97692	8.304101	7.020835	6.291064	5.835729	5.328876
5.88%	19.27473	11.03938	8.371185	7.092385	6.366821	5.915378	5.415251
6.00%	19.3328	11.10205	8.438568	7.164311	6.443014	5.995505	5.502136
6.13%	19.39098	11.16493	8.50625	7.23661	6.51964	6.076105	5.589522
6.25%	19.44926	11.22801	8.574229	7.309282	6.596694	6.157172	5.677396
6.38%	19.50765	11.2913	8.642504	7.382323	6.674172	6.238699	5.765748
6.50%	19.56615	11.3548	8.711074	7.455731	6.752072	6.32068	5.854568
6.63%	19.62475	11.4185	8.779938	7.529504	6.830387	6.40311	5.943845
6.75%	19.68346	11.48241	8.849095	7.60364	6.909115	6.485981	6.033568
6.88%	19.74228	11.54653	8.918543	7.678136	6.988252	6.569288	6.123728
7.00%	19.8012	11.61085	8.988283	7.752989	7.067792	6.653025	6.214313
7.13%	19.86023	11.67537	9.058312	7.828198	7.147732	6.737185	6.305313
7.25%	19.91936	11.7401	9.128629	7.90376	7.228069	6.821763	6.396719
7.38%	19.9786	11.80504	9.199233	7.979672	7.308797	6.906751	6.48852
7.50%	20.03795	11.87018	9.270124	8.055932	7.389912	6.992145	6.580707
7.63%	20.0974	11.93552	9.341299	8.132537	7.47141	7.077937	6.67327
7.75%	20.15696	12.00106	9.412758	8.209486	7.553288	7.164122	6.766199
7.88%	20.21662	12.06681	9.484499	8.286774	7.63554	7.250694	6.859484
8.00%	20.27639	12.13276	9.556521	8.364401	7.718162	7.337646	6.953117
8.13%	20.33627	12.19891	9.628823	8.442362	7.801151	7.424972	7.047088
8.25%	20.39625	12.26526	9.701404	8.520657	7.884501	7.512666	7.141388
8.38%	20.45634	12.33182	9.774262	8.599281	7.968209	7.600722	7.236009
8.50%	20.51653	12.39857	9.847396	8.678232	8.052271	7.689135	7.330941
8.63%	20.57683	12.46552	9.920804	8.757509	8.136681	7.777897	7.426176
8.75%	20.63723	12.53268	9.994487	8.837107	8.221436	7.867004	7.521705
8.88%	20.69774	12.60003	10.06844	8.917025	8.306532	7.956449	7.617521
9.00%	20.75836	12.66758	10.14267	8.99726	8.391964	8.046226	7.713615
9.13%	20.81907	12.73533	10.21716	9.077808	8.477727	8.13633	7.809979
9.25%	20.8799	12.80327	10.29192	9.158668	8.563818	8.226754	7.906606
9.38%	20.94083	12.87142	10.36695	9.239837	8.650233	8.317494	8.003487
9.50%	21.00186	12.93976	10.44225	9.321312	8.736967	8.408542	8.100616
9.63%	21.063	13.00829	10.51781	9.40309	8.824015	8.499894	8.197984
9.75%	21.12424	13.07702	10.59363	9.485169	8.911374	8.591544	8.295586
9.88%	21.18559	13.14595	10.66971	9.567545	8.99904	8.683486	8.393413
10.00%	21.24705	13.21507	10.74605	9.650216	9.087007	8.775716	8.491459
10.13%	21.3086	13.28439	10.82265	9.73318	9.175273	8.868226	8.589718
10.25%	21.37026	13.3539	10.89951	9.816434	9.263833	8.961013	8.688182
10.38%	21.43203	13.4236	10.97662	9.899974	9.352682	9.05407	8.786846