

# LENDER INTERVIEW QUESTIONS

BANK: \_\_\_\_\_ LOAN OFFICER: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

HOW DID YOU HEAR ABOUT LENDER?  HOUSING COUNSELOR  REALTOR  BUILDER  
 FAMILY/FRIEND  INTERNET  OTHER: \_\_\_\_\_

HOW MUCH EXPERIENCE DO YOU HAVE WITH NEW CONSTRUCTION LOANS?

APPROX # OF YEARS: \_\_\_\_\_ APPROX # OF NEW CONSTRUCTION LOANS: \_\_\_\_\_

WHICH NEW CONSTRUCTION LOANS DOES YOUR COMPANY OFFER?

CONSTRUCTION-TO-PERMANENT  CONSTRUCTION-ONLY  BRIDGE

WHICH TYPE OF NEW CONSTRUCTION LOANS COULD I QUALIFY?

CONVENTIONAL  FHA  VA  USDA  OTHER: \_\_\_\_\_

HOW MUCH MONEY WILL I NEED FOR DOWN PAYMENT & CLOSING COSTS?

$\$$  \_\_\_\_\_ +  $\$$  \_\_\_\_\_ =  $\$$  \_\_\_\_\_  
DOWN PAYMENT CLOSING COSTS, PRE-PAYS & RESERVES TOTAL

HOW WILL YOU COMMUNICATE WITH ME? (CHECK ALL THAT APPLY)

ONLINE PORTAL/APP  PHONE  TEXT  EMAIL

DO YOU HAVE OR KNOW OF ANY SPECIAL PROGRAMS I QUALIFY FOR?

\_\_\_\_\_

WHAT HAPPENS IF THE INTEREST RATE GOES UP BEFORE MY HOME IS BUILT?

\_\_\_\_\_

WILL YOU PROVIDE A COMPARISON OF LOAN OPTIONS THAT INCLUDES TERMS, RATES, MORTGAGE INSURANCE, DOWN PAYMENT, LOAN COSTS, & PAYMENTS?

YES  NO

# COMPARE LENDERS

GET A MINIMUM OF 3 LOAN ESTIMATES  
USE THIS WORKSHEET TO COMPARE THE LOAN OFFERS

	OPTION #1	OPTION #2	OPTION #3
LENDER NAME			
LOAN AMOUNT	\$ _____	\$ _____	\$ _____
LOAN TYPE	_____	_____	_____
INTEREST RATE	_____ %	_____ %	_____ %
FIXED OR ADJUSTABLE RATE?	<input type="checkbox"/> FIXED <input type="checkbox"/> ADJUSTABLE	<input type="checkbox"/> FIXED <input type="checkbox"/> ADJUSTABLE	<input type="checkbox"/> FIXED <input type="checkbox"/> ADJUSTABLE
DOWN PAYMENT AMOUNT	\$ _____	\$ _____	\$ _____
REQUIRED % DOWN	_____ %	_____ %	_____ %
LOAN TERM IN YEARS	_____ YEARS	_____ YEARS	_____ YEARS
PRINCIPAL & INTEREST AMOUNT	\$ _____	\$ _____	\$ _____
MORTGAGE INSURANCE PREMIUM	\$ _____	\$ _____	\$ _____
LOAN COSTS (SECTION D, PAGE 2 OF THE LOAN ESTIMATE)	\$ _____	\$ _____	\$ _____
MY BEST LOAN OPTION IS:	_____		