



## 10 Questions to Ask Your Lender

- What are the most popular mortgage loans?
- What are the different types of mortgages available?
- Are any of your rates, terms, fees, and closing costs negotiable?
- Will I have to buy private mortgage insurance? If so how much will it cost and how long will it be required?
- Who will service the loan? Your bank or another company?
- What escrow requirements do you have?
- How long is your loan lock-in period?
- How long will the loan approval process take?
- How long will it take to close?
- Are there any penalties for prepaying the loan?



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