

# lender interview questions

---

Finding a mortgage lender is about more than selecting one that offers the best rates; you want to work with a lender that offers expertise and will help guide you through the process. You should be comfortable and confident in the lender you choose, so it's very important to shop around.

We recommend you interview at least three different mortgage lenders. Remember, **you are in charge** of selecting your lender and they are working for you—ask as many questions as you need to feel secure.

## sources for finding a lender include:

1. Your current bank, credit union, or other financial institution
2. Your real estate agent
3. Referrals from friends and family
4. Online, e.g., [www.chfainfo.com](http://www.chfainfo.com)
5. Nonprofit housing agencies that provide down payment assistance programs

## recommended questions to ask lenders

1. What loan programs do you offer?
2. Can you do FHA, VA, USDA-RD, and conventional loans?
3. How long have you been in the mortgage business?
4. Can you supply referrals/reviews from past customers?
5. Do you work with organizations that provide down payment assistance programs?
6. What are the loan costs? (get a sample itemization)

Once you have some choices, you should verify that whomever you choose to work with is licensed.

Please note: The individual or entity emailing this publication is solely responsible for sending in a manner that complies with all applicable federal, state and local laws, rules, regulations and requirements and shall be deemed the "sender" for purposes of CAN-SPAM Act compliance.

CHFA Home Finance

[www.chfainfo.com](http://www.chfainfo.com)



With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 303.297.7309, TDD/TTY 800.659.2656, CHFA, 1981 Blake Street, Denver, Colorado 80202-1272, available weekdays 8:00am to 5:00pm.

*financing the places where  
people live and work*