

# List of Lenders & Questions

## ABOUT THE LENDER:

1. Whom do you represent (i.e., a bank, broker, finance company)?
2. Are you a Participating Lender of any Down Payment Assistance Programs?
3. Are you a Participating Lender of the “home renovation” (203K) loan program?
4. Do you have any “in-house” first-time home buyer’s programs?
5. What are the qualifying guidelines for a loan?
6. Does your company keep my loan “in-house” or do you sell my loan to a servicer shortly after closing?

## ABOUT THE AMOUNT I CAN QUALIFY

7. My MIDDLE credit score is \_\_\_\_\_. My annual income is \$\_\_\_\_\_. My monthly debt payments are (i.e. Car loans, student loans, credit cards) \$\_\_\_\_\_. Based on this information, how much can I qualify for a loan?
8. My Student Loan BALANCE is \$\_\_\_\_\_ (thousand). How does this affect my debt-to-income ratio (if applicable)?
9. What interest rate can you offer on a “fixed-rate” mortgage?
10. Do you have any specific criteria on what is allowable under collection accounts (if applicable)?

## ABOUT THE PROCESS:

11. What information do you need to start the pre-approval process?
12. How soon can I know how much I am pre-approved?
13. Based on my pre-approval amount, what are the estimated closing costs?
14. Can you provide me with a “closing fee sheet” (this is a detailed list of all the lender fees and costs you might encounter during the home loan process)?
15. What are your appraisal costs? Is this negotiable? At what point in the process do I pay this fee?
16. What are things that typically cause a delay in this process?
17. I want to move into a home within \_\_\_\_\_ months. Is this possible?
18. What is the best way to communicate with you?

Professional | Courteous | Responsive | Knowledgeable

<b>Current Participating Lenders of Down Payment Assistance (during COVID-19)</b>	<b>Loan Officer</b>	<b>Office / Mobile</b>	<b>Email</b>
Geneva Financial, LLC	Russell Elam	(M) 615-394-3532	<a href="mailto:relam@genevafi.com">relam@genevafi.com</a>
Crescent Mortgage	Ron Ross	(M) 706-961-4677	<a href="mailto:rross@crescentmortgage.net">rross@crescentmortgage.net</a>
Supreme Lending	Brandy Brown	(M) 678-476-5467	<a href="mailto:Brandy.brown@supremelending.com">Brandy.brown@supremelending.com</a>
RS Mortgage Services	Celeste Grubbs	(M) 678-457-2109	<a href="mailto:cgrubbs@celestegrubbs.com">cgrubbs@celestegrubbs.com</a>
Diamond Residential Mortgage	Joaquin Thompson, Sr.	(M) 404-993-3445	<a href="mailto:Joaquin.thompson@drmconline.com">Joaquin.thompson@drmconline.com</a>

<b>Lenders</b>	<b>Loan Officer</b>	<b>Office / Mobile</b>	<b>Email</b>
Homeowners Financial Group	Jaime Taylor	(M) 770-318-0869	<a href="mailto:jtaylor@homeownersfg.com">jtaylor@homeownersfg.com</a>
Fairway Independent Mortgage Corporation	Keith Pratley	(M) 404-234-9148	<a href="http://www.keithpratley.com">www.keithpratley.com</a>
Georgia United Credit Union	Amanda Mason	(O) 770-476-6400 x1202	<a href="mailto:Amanda.mason@gucu.org">Amanda.mason@gucu.org</a>