

CHOOSING A LOAN OFFICER

Most buyers share a common concern: choosing the right loan officer. Over the years we have worked with countless mortgage officers and lenders and know that your lender's performance is going to have a lasting impact on your overall home buying experience. When asked who we recommend, we encourage our buyers to talk to lenders we know. More precisely, lenders our previous buyers have used and with whom were completely satisfied. If you choose to work with a loan officer, we have experience with, we are in a better position to help you if we need assist in expediting your loan. We do not accept compensation of any kind from a lender, loan officer, or mortgage broker!

The world of mortgages has never been more challenging. It seems the rules and requirements are changing daily. It is not as simple as asking for a loan; these days you must prove you can afford to pay it back to the lender!

To simplify the application process, gather the following information together and have it with you when you talk with a loan officer:

- Your driver's license.
- Your last 2 months paycheck stubs.
- Your last 2 years filed federal and state tax return.
- Your last 3 months original bank statements for all accounts.
- Your credit card balance(s) in summary format.
- All documentation referring to any financial responsibility you have (student loan, child support, etc.).
- Any deed(s) / loan document(s) related to other property you own.
- Contact information at your company for the person who can verify your employment.

Lending is a notoriously last-minute operation. Your loan officer may ask for additional documentation from time to time. It is critical that you provide it within 24 hours. Our experience has taught us that the faster you respond, the less likely there will be a delay your loan approval!

Your credit score will not be negatively affected whether you talk to 2 or 200 mortgage providers in the next 30 days. Talking to several Loan Officers ensures you are getting the best programs and terms available to you.

Whom you choose is completely up to you. Please choose well.

Our Clients Rave About

Joanne Rotella

404-290-4800

joanne.rotella@shelterlending.com



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