



finding a MORTGAGE LENDER

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.

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:

- Online at <https://www.ahfa.com/homebuyers/how-do-i-apply>
- Your current bank, credit union, or other financial institution
- Your real estate agent
- Referrals from friends and family

RECOMMENDED QUESTIONS TO ASK LENDERS:

- What loan programs do you offer?
- Can you do FHA, VA, USDA-RD, and conventional loans?
- How long have you been in the mortgage business?
- Can you supply referrals/reviews from past customers?
- Do you work with organizations that provide down payment assistance programs?
- What are the loan costs?

You should verify that whomever you choose to work with is licensed.

Use the QR code at right for current income limits, credit standards, and lenders participating in AHFA's homeownership programs.



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