

Mortgage Shopping List

FOR: _____
DATE: _____

Mortgage Shopping List

(check all that applies)

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Are the interest rates competitive?	
Does the mortgage have any prepayment penalties?	
Are the closing costs low?	
Will you have to pay private mortgage insurance (PMI)?	
Do you have to pay points to get a better rate?	
Is the application process quick and easy?	
Are preapproval costs low?	
Is the interest rate guaranteed for up to 90 days? Will it cost you fees? Points?	
Are there any application or origination fees?	
Are the closing costs guaranteed?	