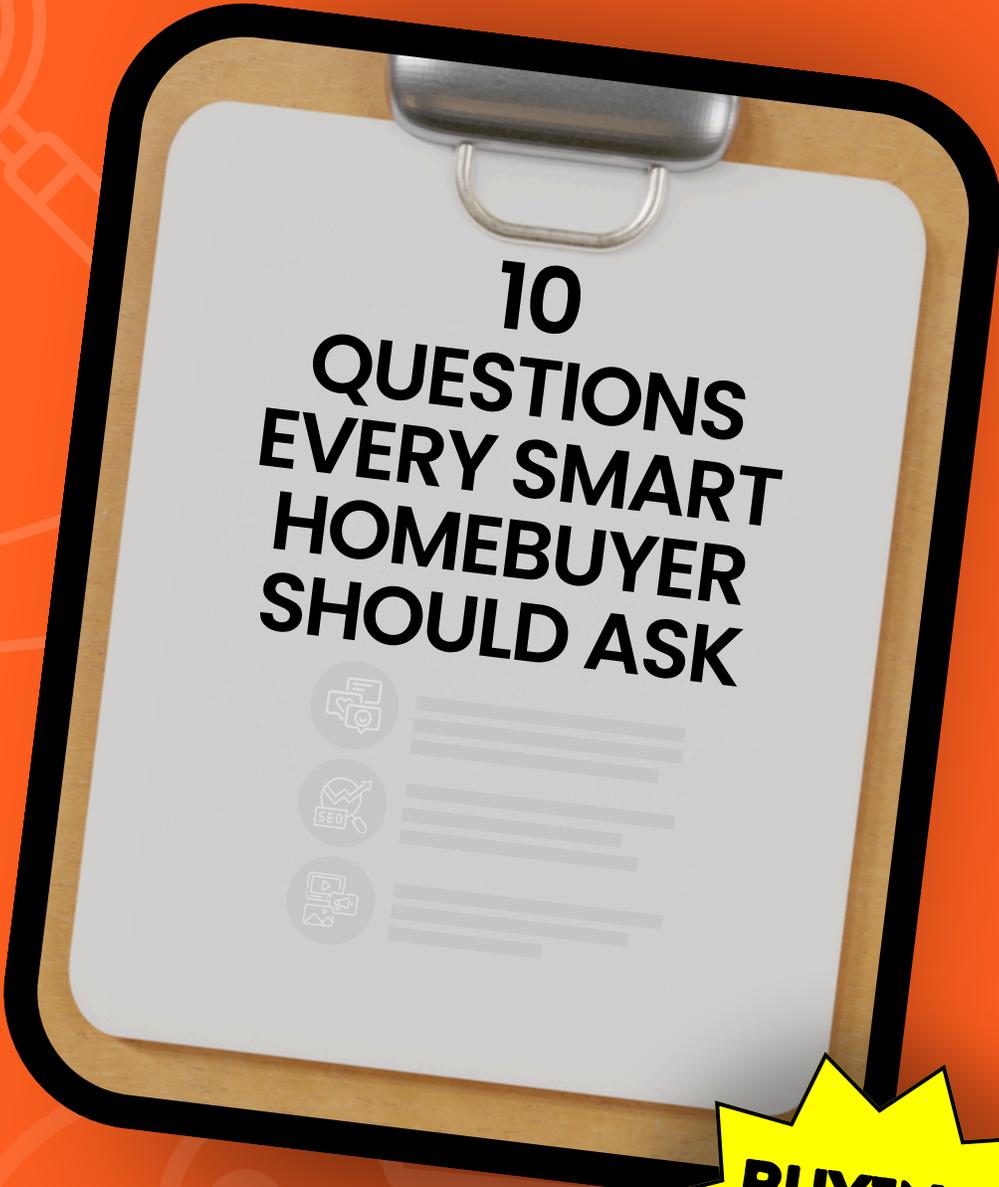


IMMEDIATE IMPACT ON HOME BUYING

USE THESE TIPS CONFIDENTLY



10 QUESTIONS EVERY SMART HOMEBUYER SHOULD ASK



**BUYING
TIPS
INSIDE!**

Don't start shopping until you know these...

10 Questions Every Smart Homebuyer should ask

Power Buyer Questions



What is your average clear to close time?

What happens if you fail to meet my contract deadline? Is it quicker if I use my own title company?



Will you float down my rate if the market drops?

...and is there a fee? This can be a valuable option depending on how long it takes you to close.



Do you charge junk fees?

What is included in "origination" cost? (application, processing, etc.) All costs including 3rd party should be clearly outlined and explained.



Can you match or beat a competitors quote?

This answer should always be "Yes!" but if not be prepared to walk away.



What is my cash to close - not just my down payment?

Know your numbers! Wildly different amounts and uses. *see glossary



What would you suggest if I was family?

This puts you in a position to receive a professional (and personal) suggestion that you may have overlooked or weren't even aware of.



Do you offer an underwritten approval?

Being fully verified by underwriting is *EXTREMELY VALUABLE* to not only you, but your realtor and the seller as well. Should only require gathering a few asset and income documents from you.



Bonus Tip - Don't Play Guessing Games

If an agent seem annoyed that you're asking questions? Walk. They work *for* and *with* you for the next 60 to 120+ days! No time for a bad attitude this early. The right pros will welcome your questions because it means you're serious.

POWER BUYER QUESTIONS



How many ways can my gift funds be applied?

Lenders can have a very creative way to apply your gift funds depending on your goals. More uses than just a downpayment. Don't limit yourself, you might be surprised with a professional suggestion.



Any assistance programs I qualify for - even if you don't offer them?

This can be tricky but ask anyway. Some assistance programs are tied to specific lenders so getting an accurate answer will require some personal research. Local, state, and federal municipalities and groups may have programs available to you but lenders are not required to know of or give you this info. So check with your city and state governments and even your employer so you know what benefits you might have available to you! You can bring your assistance program funds to any lender you like but be aware that all programs and lenders don't mix.



When do rates matter?

You might hear that rates don't matter from your lender and well - it's kinda true! When pre-qualifying they can give you the range of rates available but you will not be locked into *your rate* until you have a home under contract or you paid for a rate lock program. This can be both beneficial to you or cost you depending on where the market will be by the time you find your perfect home.



Bonus Tip - Test Their Skill Level

A real pro won't get flustered by these questions - They'll really lean in. If a loan officer hesitates, that's your red flag. You deserve someone who is quick, confident, and ready with straight answers



Bonus Tip - Remember: They Need YOU

Loan officers can get incentives at different stages - pulling your credit, underwriting your approval, closing your loan. You bring value to the table, so treat this like a partnership. The stronger your team, the smoother you close.

Mini Glossary

Down Payment - Initial amount you pay upfront toward the purchase of your home expressed as a percentage of the purchase price (e.g. 3%, 5%, 20%).

Cash to Close- Total amount you'll need to bring to closing day - including your downpayment, closing costs, prepaid expenses (taxes, insurance), and any other fees.

Clear to Close - Lenders final approval confirming all conditions have been met and you're officially ready to close.

Underwritten Approval - A full review by a mortgage underwriter verifying income, assets, and credit before you house shop. 10 times stronger than a verbal approval

Gift Funds - Money given by a relative, employer, or other approved source to help you buy a home. In some cases, it can be applied to costs beyond the down payment.

Assistance Programs - Grants, forgivable loans, or incentives from city, state, federal, or employer sources that can reduce your out-of-pocket costs.

Your Power Buyer Advantage

Before You Go

You didn't just get a list of questions -
You gained the *Insider's Playbook*.

Most buyers go into the process with hope and a handshake... you're walking in with **facts , leverage, and a plan** - the exact tools agents and lenders hope you don't have.

This guide gave you:

- ✓ The *right* questions to ask
- ✓ The meaning behind the answers
- ✓ The confidence to push for what's fair
- ✓ The knowledge to walk away if it's not

Remember - you set the tone for how you're treated in this transaction. Ask these questions early, document everything, and never be afraid to pause and think before saying yes.

You're not just buying a home - you're building your future.
And now you know how to do it **smarter, safer, and stronger** than most.

Go get what's yours.

Your dream home is waiting. Now you're ready to take it.

💡 **Want to keep your edge?** If you found these questions and tips useful you'll *love* what's next -

- ✓ **Loan Comparison Worksheet** so you can instantly spot the best deal
- ✓ Full **Power Buyer Guide** to take you from "just looking" to "offer accepted"
- ✗ No spam. No fluff. Just smart moves that save you time, money, and stress.

I need that Worksheet!

I want the Buyer Guide!

I'm Ready to Buy Smarter