



Why get a 2nd opinion on your pre-approval?

If you shop around for a car, you get a second opinion from doctors, why wouldn't you do the same for your largest purchase?

You need to ask yourself...

- ☒ Did they explain why the program selected was the best option for you?
- ☒ Are they a bank or broker? Brokers work with several lenders.
- ☒ Did they give you options for rates with and without closing credits, or a different loan term, like 20, 25, or 30 year mortgage?
- ☒ Did they offer you an estimate for cash to close and monthly payments before you started looking at homes?
- ☒ Are they easy to get a hold of? Do they call you back when you call/text with questions, even after hours/weekends?
- ☒ Do they answer your questions and explain the process in a way you completely understand? Do you feel they listen to your goals?
- ☒ Is working with someone knowledgeable and who will fight for you, if needed, important to you?
- ☒ Does the lender work closely with your Realtor to come up with the best strategy for your offers?
- ☒ Does the lender work with local appraisers who know the area?
- ☒ Do they claim to keep everyone involved in the transaction informed during the loan process?
- ☒ Were they referred by someone who used them before or are they an online lender with an (800) number?

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