



Ten Considerations When Selecting Your Lender and Loan Officer

By [Bob Cahill](#) - Leader Bank

1. Research the lender and loan officer to ensure they are a good fit for you.
2. What is their knowledge, experience, and commitment to service?
3. Are they local and respected by the realtor community?
4. Will your lender be willing to meet in person, if that is important to you?
5. Will they help you with budgeting, credit cleanup, and other information to customize a financing plan that is best for you?
6. Will they be available to you, your realtor, listing agent, and attorney to help win your offer and throughout the loan process?
7. Will they be available in the evening and during weekends when you might be submitting an offer or have questions?
8. Will they have the best loan programs for which you qualify?
9. Do they offer rates and programs from many banks to help with more program flexibility and better rates?
10. Will the loan officer be accessible post-closing to answer any questions you may have? Will they provide periodic mortgage check-ups and help with possible refinancing, home equity lines of credit, or other loans in the future?

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