

# Real Estate Lender Questionnaire

A reliable, investor-friendly lender will be your go-to partner to help you finance your properties, and provide the capital to grow your real estate portfolio.

## General Questions

- How long have you been in business for?
- How often do you work with real estate investors?
- Are you a lender who can only underwrite in-house loans, or are you a mortgage broker with access to loan programs from different institutions?
- Can you provide 2-3 referrals to real estate investors who used your services in the past?

## Loan Programs

- What types of loan programs do you offer (conventional, FHA, VA, cash-out refinance, portfolio, hard-money, commercial)?
- Do you offer loans on non-owner occupied investment properties or only on owner-occupied homes?
- What states do you lend in?
- What are your minimum and maximum loan amounts? Do these vary by state?
- What are your typical down payment requirements on investment loans?
- What are your debt to income ratio requirements on investment loans? What about loan to value (LTV) or loan to cost (LTC) requirements?
- Do you have a maximum number of loans you will underwrite per person?
- How long does it typically take for you to approve a loan from start to finish?

## Interest Rates and Fees

- What is the approximate interest rate I can expect to get on an investment loan?
- Can you send me a break down of your typical underwriting and closing costs?

DealCheck makes it easy to analyze any investment property and find the best real estate deals in seconds.

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