THE TROCHILIDAE GROUP
YOUR NEST AWAITS

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Questions for Your Lender Worksheet

A clean note-taking worksheet visitors can bring to a consultation, preapproval call, or buyer-prep meeting.

Use this worksheet to organize questions and compare answers. Loan terms, pricing, overlays, program availability, and approval standards can change. Final answers must come from the participating lender.

Lender / Company	**Date**	**Best Contact**

Loan fit & monthly payment

Which loan options should I compare based on my file right now?

What purchase price range looks realistic today based on income, debts, and reserves?

What would you estimate for principal, interest, taxes, insurance, HOA, and any mortgage insurance?

Cash to close

How much should I expect for down payment, closing costs, and reserves?

Are there seller-credit, lender-credit, or assistance options I should compare?

Credit & qualification

What parts of my credit profile help me right now, and what parts are hurting me most?

Would paying down certain balances change anything meaningfully before preapproval?

What should I avoid doing while preparing or while under contract?

Program-specific questions

Do I appear to fit any down payment assistance, MCC, targeted-area, or tract-based opportunities?

If a property is in a targeted area or qualifies under a tract search, how does that change the options you would compare for me?

Are there lender overlays or restrictions I should know about even if a program looks like a fit online?

Documentation & timing

What documents should I gather now to make the process smoother?

How long will a preapproval take, and what could delay it?

Bring this worksheet back to your buyer strategy consultation so you can compare what you learned against your budget, timeline, and goals.