



HOME LOANS

7 questions to ask your bank.

1. What loan options are best for my financial situation?

To ensure you choose a structure that fits your income, goals, and risk comfort.

2. What interest rate and APR can I expect?

To understand the true cost of borrowing, not just the headline rate.

3. How much home can I realistically afford?

To protect your monthly budget and avoid becoming house-poor.

4. What will my total monthly payment include?

To see the full picture, including taxes, insurance, and possible PMI.

5. What are the closing costs and fees?

To prepare for upfront expenses and avoid surprises at closing.

6. How long does the approval process take?

To plan your purchase timeline confidently.

7. What can I do to strengthen my application?

To improve your approval odds and potentially secure better terms.