SHANE YOUR MORTGAGE GUY · MORTGAGE RESOURCE CENTER FOR MICHIGAN REALTORS

Buyer Qualification Questions

Useful questions for a first conversation. Realtors do not make credit decisions.



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Realtors do not make credit decisions. These questions help you know when to introduce a loan officer and how to write a cleaner offer. They are not a credit screening tool, and they are not a substitute for a preapproval letter from a lender.

Questions that usually help

- Have you already spoken with a loan officer about this purchase?
- Do you have a current preapproval letter, and does it name a lender and a program?
- Are you selling a current home before you buy, or do you hope to buy first?
- Are you self-employed, or do you own a business, so documentation may take longer?
- Have you served in the military, or are you otherwise exploring a VA-backed loan?
- What property types are you considering (single-family, condominium, manufactured home)?
- Have you and a loan officer talked about earnest money, cash to close, and timing?
- Is anyone else going to be on the loan or on the title, so the file may need more documents?
- Is there a gift or a sale of an asset that a loan officer should know about early?
- What closing window are you hoping for, and has a loan officer said that window is realistic for your documentation?

Questions to leave to the lender

Do not use a buyer consultation to collect information the Equal Credit Opportunity Act and Regulation B treat as prohibited bases, and do not treat the answers as a credit decision. Avoid questions about:

- Race or color
- Religion
- National origin
- Sex
- Marital status
- Familial status (for example, whether someone has children)
- Age, used as a reason to encourage or discourage an application
- Whether income is from public assistance, used as a gate to the conversation

A lender may collect some monitoring information on an application under applicable rules. That is the lender's job, not the Realtor's. If a buyer volunteers a credit score or a debt figure, thank them and refer the details to the loan officer rather than deciding anything yourself.

If you want a loan officer to join a buyer consultation, call Shane at 586-260-2289 or email sthomas@easemortgage.com. Education is free and is not conditioned on referrals.



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