SHANE YOUR MORTGAGE GUY · OPEN HOUSE RESOURCE CENTER

Buyer Financing Conversation Guide

How to open the financing topic, questions to ask, and what not to say. For agents; not a rate quote or an approval.



EASE MORTGAGE

Shane Thomas, Senior Loan Officer I Ease Mortgage · NMLS #444451 · Company NMLS #2273319

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This guide is for listing and buyer's agents hosting or staffing an open house. It is not a script that guarantees a conversation, and it is not a substitute for a licensed loan officer. The goal is to open the financing topic clearly, ask useful questions, and avoid statements that sound like quotes, approvals, or steering.

How to open the topic

Let the home come first. When a visitor asks how people are buying, or when you are offering table materials, you can say:

> "If it is helpful, we have educational financing resources on the table, including a page you can open with your phone. I am not a loan officer, so I will not quote a rate or tell you what you can be approved for. If you want to talk through a scenario, I can introduce you to Shane Thomas, a Senior Loan Officer with Ease Mortgage, or you can reach him from the card."

Offer the same materials to every visitor. Do not decide who "looks like" a buyer, a first-time buyer, or a cash buyer.

Questions that help without collecting a file

- "Are you just starting to look, or have you already toured other homes?"
- "Would educational information about down payments or monthly-payment pieces be useful?"
- "Are you already working with a loan officer or an agent?"
- "If you would like a follow-up, the sign-in sheet lets you choose agent contact, financing information, or both. You can leave it blank and still tour."

If a visitor volunteers numbers, do not write down income, debts, or credit details on the sign-in sheet. Invite them to start a preapproval with a licensed loan officer, or share the QR page.

What not to say

- Do not quote an interest rate, APR, or monthly payment, even as a "typical" or "around here" figure.
- Do not say a visitor is approved, preapproved, or "fine," or that a particular loan "will work" for them.
- Do not promise a timeline, a concession, or a seller credit.
- Do not tell a visitor they need a certain down-payment percentage, or that they "only need" a specific amount, unless a licensed loan officer has reviewed their file and you are repeating written, current terms.
- Do not steer visitors toward or away from a neighborhood, loan type, or program based on a protected characteristic, family status, or a guess about their finances.
- Do not condition handouts, a tour, or a follow-up on using a particular lender.

Fair-lending reminder

Treat all visitors consistently. Offer the same greeting, the same materials, and the same invitation to ask questions. If you do not know an answer, say so and offer a resource or a referral to a licensed professional. Consistency protects visitors and protects you.

When to hand the conversation to a loan officer

Specific program rules, pricing, preapproval, and whether a structure fits a buyer belong with a licensed loan officer. Shane Thomas, Senior Loan Officer I Ease Mortgage, NMLS #444451, can be reached at 586-260-2289 or sthomas@easemortgage.com. Visitors can also start an application at the ARIVE link on the visitor page. A conversation is not a preapproval.



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Educational resource only; not a loan offer, rate quote, rate lock, Loan Estimate, preapproval, approval, or commitment to lend, and not tax, legal, or commission advice. Actual eligibility, pricing, and terms depend on the buyer, the property, the loan program, investor or agency guidelines, lender overlays, and underwriting. Licensed in Michigan and Indiana. Equal Housing Opportunity. Last reviewed November 10, 2026. nmlsconsumeraccess.org