\*Refer to page 96-96 for hints from The House Hacking Strategy by Craig Curelop

Lender Name & Personal Info:

1. What kind of property types do you lend on? Do you lend on small multifamily properties (two to four)?
2. What town or area do you lend in?
3. Do you take into consideration the condition of the property? What are the maximum repair costs?
4. What does your funding timeline look like?
5. Do you have a maximum or minimum loan amount for a property?
6. What is the maximum/typical debt-to-income ratio you would lend to? Do you focus on front-end or back-end DTI?
7. What is your loan-to-value (LTV) requirement? What is the maximum/typical LTV you lend on? Is it the same for FHA loans?
8. What credit score do you use for your evaluation, and is it the same for conventional and FHA loans?
9. My intentions are to rent part of the property out and pay for the mortgage that way. Do you take that into consideration?
10. I’m relatively new to real estate investing. Does lack of experience count against me in any way?
11. Do I need any cash reserves to qualify for the mortgage?
12. Are there any compensating factors? For example, if I have a great credit score, but my debt to income is slightly above your mark, could we work something out?
13. I want to make the loan approval process as easy as possible for the both of us. What do you need from me so I can get it to you at once?