



SECURING A MORTGAGE

It is important to shop interest rates and packages with at least 2-3 different loan officers to help you fine-tune your price range and monthly payments.

What You Need

Pre Approval and in a perfect world - desktop underwriting. This requires you to submit all of your loan documentation up front so that the lender can put your file through underwriting and have your loan approved BEFORE we make an offer. This allows you to be as competitive as possible.

What Questions to Ask

- What documents do they need to get you pre-approved? How long will my approval last?
- What are the interest rates and loan origination fees?
- Can they provide a good faith estimate (GFE)? This will outline all of your closing costs which are in addition to your down payment (customary for buyer to pay)
- How much time do they need for the financing contingency (ie loan to be approved)?
- How much time do they need for the appraisal contingency (ie appraisal to be approved)?

Here are some local loan officers whom I have worked with before and recommend:

Jeff Nicholson

Guaranteed Rate

404.509.7033

Jeff.Nicholson@Rate.com

Stewart Jones

First Horizon

205.777.1419

Stewart.Jones@FirstHorizon.com

Mark Daker

Ameris Bank

770.649.4949

Mark.Daker@AmerisBank.com

Stephene Major

Regions

404.667.9285

Stephene.Major@Regions.com

Ray Wheeler

Suntrust

404.771.9997

Ray.Wheeler@Suntrust.com

Sandor Fejervary

Movement Mortgage

404.704.5891

Sandor.Fejervary@Movement.com

MARY STUART IVERSON

C: 404.518.3041 | O: 404.383.HOME (4663) | MaryStuart@HOMEGeorgia.com | @atlsavvy

HOME Luxury Real Estate | O: 404.383.HOME (4663) | HOMEGeorgia.com | @homerealestate.ga

