

How to Spot a *Dishonest* Broker

1. Dishonest brokers avoid answering your questions, or their answers don't make sense.
A good lender can explain your loan using everyday language.
2. Dishonest brokers pressure you to sign things before you are ready.
A good lender will not pressure you.
3. Dishonest brokers don't tell you about all the costs associated with your loan.
A good lender will explain all the costs related to your loan.
4. Dishonest brokers make changes at closing and force you to sign.
**A good lender will honor their commitment and previous offer.
If you are not getting the loan you asked for, WALK AWAY.**
5. Dishonest brokers want you to borrow more money than you need or over appraise the value of your house.
**A good lender will let you decide how much money you borrow
and prevent you from borrowing too much.**
6. Dishonest brokers will make you feel like you don't have other mortgage choices.
A good lender will let you know the options available to you.
7. Dishonest brokers make you feel that something is not right.
Listen to your instincts and WALK AWAY if you are uncomfortable.

For more information:

Call 866-907-2285

or visit www.pcr.org

