

**The 6 Most Common Questions**  
*asked by First-time Home Buyers*  
*Answered by Benchmark Mortgage Specialists*



**Q. Will Benchmark help me determine if I can afford a house?**

**A. Absolutely. We are always glad to give a little guidance. We also have a simple-to-complete pre-qualification form designed to help us determine for you how much house you can realistically afford. Ask us for one!**

**Q. Do I need to complete the mortgage process during regular business hours? I work and can't afford to take much time off.**

**A. Not necessarily. Although there may be some instances when this will be necessary, when a face to face meeting is required, I will work with you to find time that is mutually agreeable with our busy schedules.**

**Q. Do I have to pay a fee to submit an application for a Benchmark mortgage?**

**A. No, we do not charge an application fee.**

**Q. I've heard quite a bit about the mortgage crisis and it scares me. How do I know I won't end up in the same situation?**

**A. Benchmark would never knowingly put a customer in a mortgage that might be detrimental to them down the road. Moreover, we get to know our customers and build lasting relationships with them. We care about you!**

**Q. What if I don't qualify for the mortgage I want?**

**A. Benchmark offers many different types of mortgages. We will try our best to structure one that will work for you. We will also advise you on ways that you can improve your chances of qualifying in the future.**

**Q. Is there anything I should do to prepare for that first attempt at getting a mortgage?**

**A. The most important thing you can do is check your credit reports and make sure everything is correct. We can also help you with some other tips. Just ask us!**

Additional  
questions?  
Give us a call!



**BENCHMARK**  
COMMUNITY BANK  
*With you for Life!*

