

**Title:**

3 Things To Look For In A California Mortgage Lender Online

**Word Count:**

333

**Summary:**

Want to buy a home in California? If so, chances are you'll need a California Mortgage Lender to help finance your new house. Fortunately, the Internet has made the mortgage process easy. You can even find a lender online with very little hassle! Here's how to find a reputable California Mortgage Lender online:

Ask friends, family and neighbors

If you already live in California, some of the people you know in the state may have used a California Mortgage Lender online w...

**Keywords:**

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**Article Body:**

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Ask friends, family and neighbors

If you already live in California, some of the people you know in the state may have used a California Mortgage Lender online when they financed their home. Ask around among close friends and acquaintances to see if anyone can make a personal recommendation. Check with co-workers, family members and neighbors, too. A referral like this is often a good way to hear about the good--and bad--experiences people have had with various online mortgage lenders.

Watch out for predators

"Predatory lending" is a term generally used to describe any lender that is trying to take advantage of the borrower. Examples include charging high, unnecessary fees, pushing borrowers into a loan they can't afford, or using lies and deception to obtain clients. Carefully review all fees and charges--your

lender is required to give you a "good faith estimate"--plus the fine print, like loan terms and prepayment penalties. Be on the lookout for any false or misleading information, or any terms that are vague and unspecific. If the fees seem too high or too numerous, look for a different lender.

#### Check with officials

All California Mortgage Lenders and Brokers should be licensed with either The California Department of Real Estate or The California Department of Corporations. To help ensure your California Mortgage Lender is legitimate and reputable, check with these agencies to see if your lender is licensed. Avoid any lending company that is not licensed or has allowed its license to expire.

Be sure to check with your city's Better Business Bureau office, as well. They'll have a record of any complaints that may have been filed against your California Mortgage Lender.