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They all say "NO PROBLEM, we can help you wrap your two current loans for better rate, but every one of them "need more and more requirements and INFO".

I am a mortgage broker and I purchase internet leads and consider myself very up-front, but a lot of others are just looking for a quick deal. If a company requires a deposit, be careful. Other than that, ask lots of questions and use your gut instinct. Most of my clients have stated that they ended up working with me because they liked and trusted me :)

By the way, when you agree to work with someone, ask for a copy of 1.) Good Faith Estimate, 2.) Truth-In-Lending and if you want them to lock in your rate a 3.) lock-in confirmation form.

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