

Pre-Approval

We recommend that before you begin your house hunting, you begin the loan pre-approval process. Getting pre-approved requires that a lender verify your financial information, and it serves as their commitment to lend a specified amount based on that information. It will give you a number of advantages.

- When you find a property, sellers will take your offer more seriously given that you have a lender that has committed to backing your offer.
- It does give the assurance that you're looking at homes you can confidently afford to finance. Your efforts will be focused on properties that match your financing abilities.
- You'll have an edge over other buyers who aren't pre-approved. In situations where there are multiple offers on a property, this can be the difference between having your offer accepted or losing the property to another buyer.

We're eager to help you get pre-approved either through our mortgage company or any other company.

