

## Pre-Qualification

Get Pre-Qualified First! It is important to determine your borrowing power. There are two significant benefits to being Pre-Approved! First, a pre-approval constitutes a formal commitment by the lender to loan money to you. Second, the lender will be able to inform you of exactly what maximum loan amount and monthly payment you can afford. This information will enable you to shop for homes in your price range. The pre-approval process allows you to obtain an actual mortgage loan commitment prior to the purchase of your home. Your pre-approval certificate will strengthen your position when you negotiate with a seller. As you begin the mortgage application process, it is important to answer these questions: How long do I plan on staying in this home? Do I anticipate that my income will rise or remain fixed? How important is it to me to pay down the principal? Discussing this with us will help determine the right type of mortgage program for your needs. Request a Free Consultation or Apply Now  
No Application Fee, No Obligations