

Getting Pre-qualified

Most Real Estate Agents and Lenders recommend that home buyers get pre-qualified with a lender before selecting a home to purchase. This way you will have the best information about the right price range for your pocketbook.

Reasons to Get Pre-qualified...

- With pre-qualification, you can determine which loan program best fits your need and which programs you qualify for. (List of loan programs to follow)
- You will know exactly how much you are qualified for. It's no fun to find a home and then find out you can't afford it.
- Your monthly payment will be set. This will allow you to budget your money before making this large investment.
- It shows you what the down payment and closing costs will be.
- If you are a first-time buyer, you may be able to qualify for a special first-time buyer program which may allow you to afford more home for your money.
- If you feel you would like and can afford a higher mortgage payment but are not able to meet qualifications, co-mortgagor financing may be made available to you.



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