

NAHIN HOME LOANS

UNLESS YOU'RE AN ALL-CASH BUYER...

Mortgage Pre-Approval is a MUST

Benefits of Becoming Pre-Approved

1. Pre-approval provides you with the confidence of knowing how much you can afford in advance of shopping for a home.
2. Pre-approval offers sellers reassurance that if they accept your offer, there is a high likelihood of the sale closing, because your financing has already been approved by a lender.
3. Being pre-approved allows you to close faster, since most of the paperwork has already been completed. This is good for you and the seller, especially if interest rates are on the rise.



David Nahin, MBA

Sr. Loan Officer

630-577-7755

david@nahinhomeloans.com

NMLS# 2251720

www.nahinhomeloans.com

When to Get Pre-Approved

- ✓ Before touring homes, so you don't fall in love with a home that's out of your price range.
- ✓ Before making a decision about hiring a real estate agent. An expert in the community where you want to buy will be a plus.
- ✓ Pre-approvals, are valid for 90 days, so be ready to get serious about house hunting as soon as you are officially pre-approved.

David and Lauri Nahin (NMLS#2251720 and NMLS#1965178), dba Nahin Home Loans, MLO licenses are held with Malibu Funding, Inc. (NMLS#79620), a state licensed mortgage broker and lender. To verify licenses, visit www.nmlsconsumeraccess.org. Additional state licensing information for Malibu Funding, Inc. is available at www.malibufunding.net. This is not an offer for extension of credit or commitment to lend. All loans are subject to credit approval and acceptable collateral. Additional terms and conditions apply. Programs, approvals, rates, terms, and conditions may change without notice. Not all programs are available in all states. There is no guarantee that all borrowers will qualify. Restrictions may apply.