#### SOME OF THE BENEFITS TO SECURING A

### PRE-APPROVAL

### YOU BECOME A MORE POWERFUL BUYER

REALTORS® and sellers know you mean business and that you have done your homework and are able to purchase the home!

### BETTER BARGAINING POWER

Since the sellers know you have already spoken with a lender, you may end up with more negotiating power!

#### SAVE TIME

By doing some of the work up front, your loan will move through the system faster and easier!

## **ELIMINATE SURPRISES**

Getting pre-approved first gives you peace of mind that you can afford the home you are making an offer on!

## SHORTER CLOSING PERIOD

With much of your financial information already submitted, the closing process is like smooth sailing!

# GET PRE-APPROVED FOR A HOME LOAN NOW!



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