



**GOLD  
FINANCIAL  
SERVICES**  
YOUR LOCAL MORTGAGE LENDER

## ABOUT GOLD FINANCIAL SERVICES

Gold Financial Services offers a wide variety of loan programs to accommodate individual needs. Clients can take comfort in knowing that Gold Financial handles all loans in-house. In other words, open communication and unprecedented accessibility to clients is their ultimate goal. Gold Financial Services understands that purchasing a home is a significant financial investment, which is why they are committed to making the home buying process as enjoyable and empowering as possible.

# Top 5 Reasons TO GET PRE-QUALIFIED FOR A MORTGAGE

1

### Free Consultation.

Non-binding option estimating how much of a mortgage a borrower can afford based on how much they make each month compared to their debts.

2

### Financial Assessment.

Pre-Qualification can estimate monthly payments and the amount of money needed for a down payment. This helps determine how much house you can afford.

3

### Expected Costs.

Knowing mortgage insurance costs, hazard insurance cost, and property taxes gives you a more precise idea of the future costs of homeownership.

4

### Compare Rates.

Pre-Qualification will lessen stress when choosing the right loan package. You don't have to use the same lender that Pre-Qualified you, so you can shop around.

5

### Convenient Options.

You don't have to show up to get Pre-Qualified, it can be done over the phone or Internet especially if moving to another state where rates and fees may vary quite drastically.



Gold Financial Services | Amcap Mortgage, LTD. | Branch NMLS # 1014698 | 4757 S. Jackson Road, Edinburg TX 78539 | Branch Phone Number: 956-687-8500 | Gold Financial Services is a division of AmCap Mortgage, Ltd. NMLS#129122 | Equal Housing Lender | Loan product availability is subject to many factors including loan amount and qualifications of borrower. Not every applicant qualifies or is eligible for every loan program. Some loan products may not be available in all states in which the company holds licenses. Loan approval, note rate and annual percentage ("APR") are dependent on factors including, but not limited to: loan program selected, credit, collateral, income assets and overall financial history. Not all applicants will be approved for a loan. All loan programs, Terms and interest rates are subject to change without notice. Effective 06/10/2020