



# Why Finding a Lender First Matters

Before you start shopping for a home, securing a lender is crucial. This helps determine:

- ✓ Loan Eligibility Are you able to obtain a loan?
- ✓ Approval Amount How much can you borrow?
- P Why This Is Important: Knowing your approval amount ensures you focus on homes within your budget and avoid falling in love with a property that is out of reach.



## How to Find the Right Lender

There are several types of lenders to consider. Each offers different advantages based on your needs.

### Mortgage Broker:

- Access to Multiple Wholesale Lenders Brokers compare rates across lenders.
- S Can Find Competitive Rates They shop multiple lenders for the best pricing.
- Hands-On Support They guide you through the process from start to finish.



## How to Find the Right Lender

## **Local Bank or Credit Union:**

**familiarity** - You may already have an existing relationship with them.

In-House Loan Programs – Some offer special programs for their customers.

### **Online Lender:**

- Convenience Quick and easy online applications.
- Retail Pricing Rates may be higher compared to brokers or local banks.
- Choosing the right lender can impact your rates, loan terms, and overall experience.



## Your Next Steps:

- Research Your Lender Options –
  Compare brokers, banks, and online lenders.
- ✓ Get Pre-Qualified Know what you can afford before home shopping.
- Schedule a Consultation We'll help you find the best financing solution!

# WEST CAL FINANCIAL

REALESTATE · MORTGAGES · PROPERTY MANAGEMENT

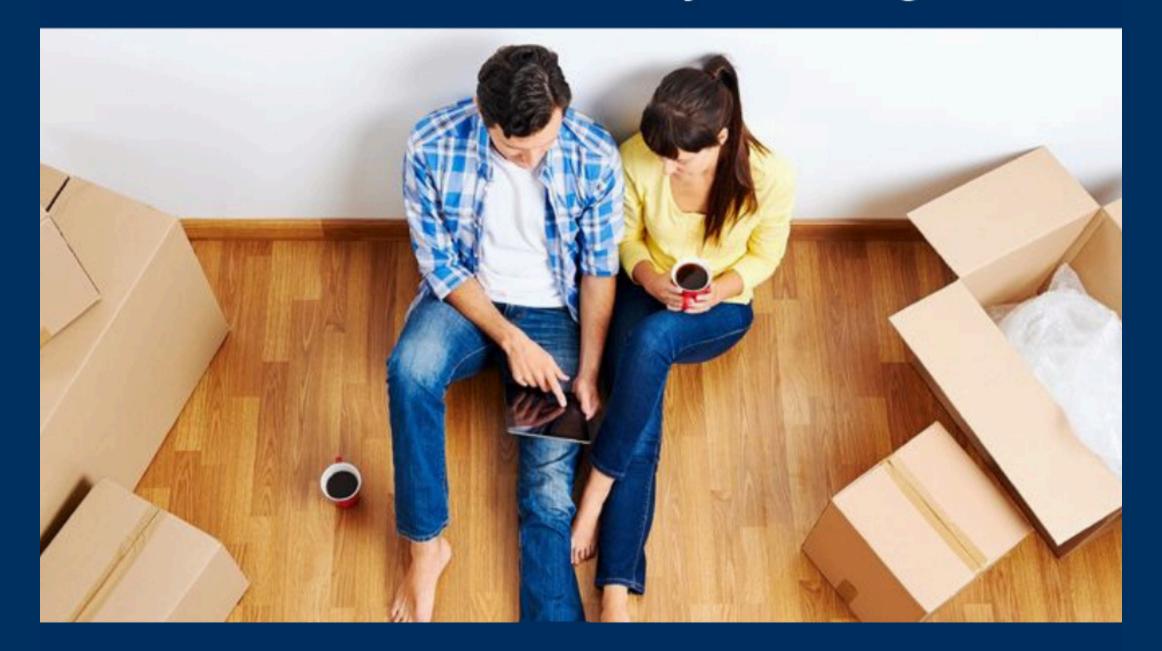
## Why Work with Us?

When you work with West Cal Financial for both obtaining a loan and buying a home, we offer an exclusive home buyer credit to help cover closing costs or buy down your interest rate.

- Seamless Process We handle both sides of the transaction to ensure a smooth process.
- ◆ Fast & Efficient We move quickly to keep your home purchase on track.
- Lower Interest Rates Our buyer credit can be applied toward lowering your rate.
- Let us help you secure the best mortgage option for your needs!



## Exclusive Home Buyer Program



Find out how much our home buyer credit could save you.



# WEST CAL FINANCIAL HOME BUYER CREDIT

PURCHASE PRICE: \$800,000 DOWN PAYMENT: \$160,000 (20%)

LOAN AMOUNT
X LOAN COMMISSION (1.25%)
BUYER CREDIT

 $$640,000 \times 1.25\% = $8,000 \text{ CREDIT}$ 

If you would rather obtain a lower rate with this credit we use it to buy down the interest rate.

Buy Your Home With Me And I'll Do Your Loan For Free!

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## Contact Information

### **Get in Touch**

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