



FIRST TIME HOME BUYERS

STEP FIVE

FINDING A LENDER

WESTCALFINANCIAL.COM



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?
- 🔍 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.

 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!

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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!



WESTCALFINANCIAL.COM

Exclusive Home Buyer Program



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

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HOME BUYER CREDIT

PURCHASE PRICE : \$800,000

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

LOAN AMOUNT
X LOAN COMMISSION (1.25%)
BUYER CREDIT

$\$640,000 \times 1.25\% = \$8,000$ 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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Thank You!

WE HOPE TO HEAR FROM YOU SOON.