

## TOP 5 REASONS TO GET PRE-QUALIFIED

### 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

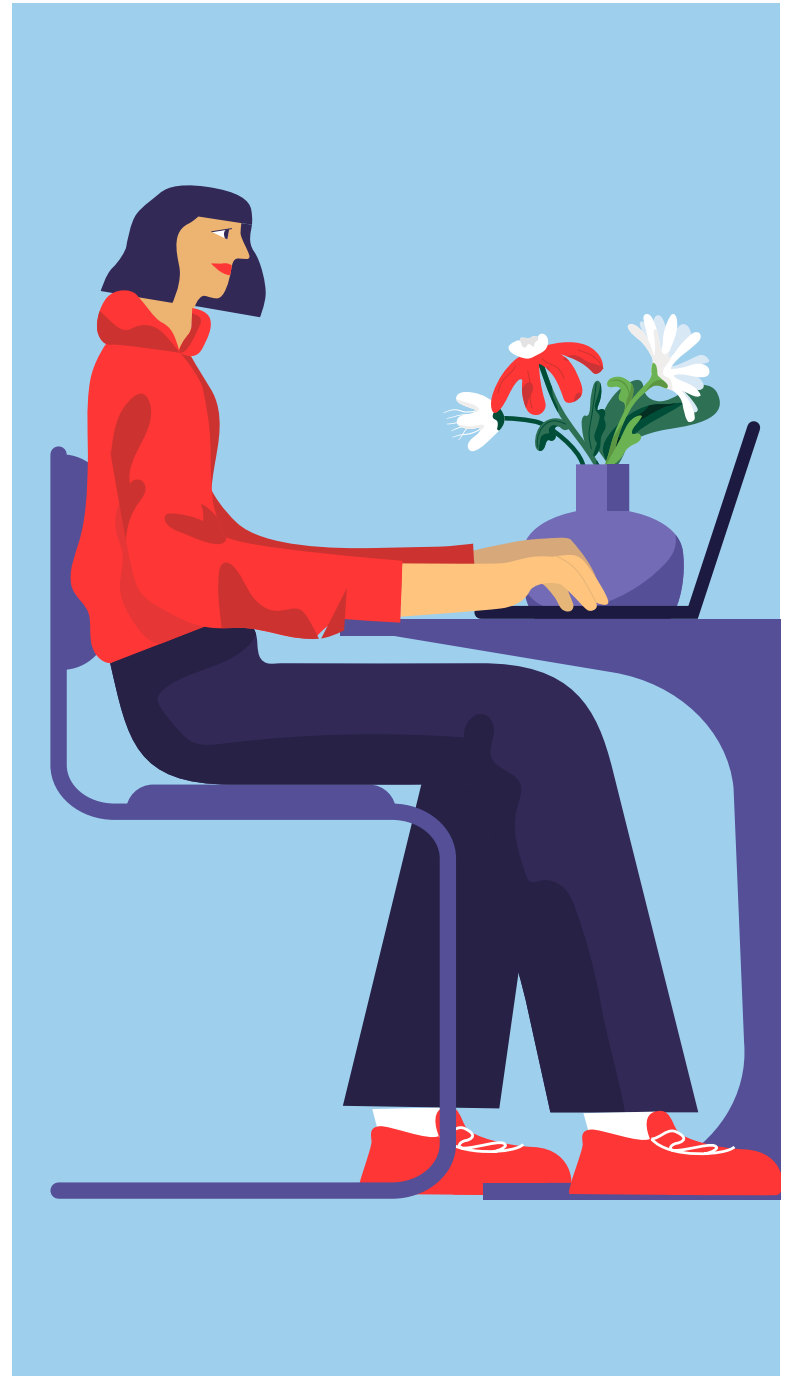
Knowing mortgage insurance costs, hazard insurance cost, and property taxes gives you a more precise idea of the future costs of home ownership.

### 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 rate and fees may vary drastically.



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