



## Why Get Pre-Approved?

### With A Pre-Approval You Will...

#### Know The Type Of Mortgage Loan You Are Getting

The most common mortgage loans used by first-time homebuyers are Conventional, FHA, and VA loans.

#### Know How Much Money You Will Need

When buying a home most mortgage loans required a downpayment and have closing cost.

#### Know What Monthly Payment To Expect

A monthly payment typically includes principal and interest payments, property taxes, homeowners' insurance, and in some cases mortgage insurance.

### A Pre-Approval Will Also...

#### Make It Easier To Search For A Home

Because you will know your max purchase price, how much money you need, and expected monthly payment, your home search will take a more targeted approach.

#### Make You A More Credible Buyer In The Eyes Of The Seller

With a pre-approval, you are informing the seller you are ready to move forward as soon as your offer is accepted.

#### Give You A Better Chance Of Getting Your Offer Accepted

A buyer that is ready to move forward and already pre-approved will stand out

#### Reduce Your Loan Closing Time

By this time, your loan officer will have most of your documents needed to get your loan approved soon after your offer is accepted.

**Give me a call. I am here to help you!**



**Rene Ramos**

Sr. Loan Officer

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