

The Complete Home Buying Experience

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The Pre-Approval Process

Understanding What Is Important to You About Your Mortgage

- ✓ I'll email you a checklist of information we need to get you approved.
- ✓ We'll have a follow up phone call to complete your mortgage application and review your scenario.
- ✓ We'll meet face-to-face or virtually to review your financing options and what's important to you about your home mortgage.
- ✓ I'll help you select the loan program that best suits your financial profile and goals.



Mortgage Approval Checklist:

- Complete Tax Returns
- Credit Card Info
- Credit Report
- Credit History
- Bank Statements
- Paycheck Stubs

Clear and Open Communication

During your home search, I'll be there to guide you with all your lending questions every step of the way.

- ✓ You'll receive cost and payment estimates on all mortgage programs of interest.
- ✓ I'll call you weekly to check in and see how your home search process is going.
- ✓ We'll speak periodically over the phone to review current market conditions and answer any questions you may have.
- ✓ You'll receive expert advice on market conditions to help you determine the best time to lock your interest rate.
- ✓ I can also refer you to an agent if you haven't already chosen one.



Helping Your Agent Negotiate and Structure the Purchase

My Promise to You:

- ✓ Carefully review and work with your agent on all offers.
- ✓ Provide updated cost and payment sheets for the specific properties you are interested in.
- ✓ Provide an approval letter for each offer you make to create a solid transaction that will close on time without any surprises.



Complete Transaction Management

I Will:

- ✓ Manage all the details of your loan application and approval.
- ✓ Stay on top of all financing matters to be sure your real estate transaction closes in a timely fashion and with as little stress as possible.



The Client Appreciation Program

My business is built on relationships, so I aim to provide you with outstanding service and care before, during and after the sale!

- ✓ Even after your closing, I'll be there to assist you with all your lending needs.
- ✓ You'll receive valuable information from me in the mail or via email on a monthly basis to keep you educated and informed.
- ✓ Consider me your source of referrals for all types of businesses, whether related to your mortgage process or not. I've partnered with competent professionals who would be happy to serve you.
- ✓ I host client events that you will be invited to attend!



Excellence is My Minimum Standard!

Your referrals are the foundation of my business, so I aim to exceed your expectations every step of the way.