

Buying A Home?

Your first step may be the most important, and we're here to help!



If you are planning to purchase a home, perhaps the most essential step you can take is to get your finances in order. Real estate professionals and home sellers often require confirmation of your credit-worthiness and your ability to purchase for a given price when you submit an offer. Get started by discussing these options with your mortgage consultant!

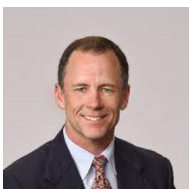
Pre-Qualification	Preliminary Approval	Buyer Advantage
A pre-qualification simply estimates how much you may be able to borrow to buy a home based on unverified information you provide to your mortgage consultant. This step can help you determine a price range with which you are comfortable but may not be accepted by home sellers when submitted with a purchase offer.	A preliminary approval estimates how much you may be able to borrow to buy a home based on a preliminary review of your credit information and your verified income and assets. A preliminary approval letter shows home sellers that you are a serious buyer, which can elevate your home buying status and strengthen your home purchase offer. ¹	Buyer Advantage allows you to complete much of the home financing process and provides you with a commitment letter before you even begin searching for a home. Choosing to participate is optional and costs nothing additional, but presenting a commitment letter along with your home purchase offer may help you submit your strongest home purchase offer. ²

When you are ready to proceed, you will need to be able to discuss and provide certain documentation to your mortgage consultant that will be needed to underwrite and review your loan application.

1. A preliminary approval is based on our preliminary review of credit information only and is not a commitment to lend. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and providing an acceptable property, appraisal, and title report. Preliminary approvals are subject to change or cancellation if a requested loan no longer meets applicable regulatory requirements. Preliminary approvals are not available on all products. See a mortgage consultant for details.

2. **Buyer Advantage is not a final loan approval.** A Commitment Letter is based on information and documentation provided by you and a review of your credit report. The interest rate and type of mortgage used to approve you for a specified loan amount is subject to change, which may also change the terms of approval. The interest rate cannot be locked until your offer to purchase a property has been accepted. If the interest rate used for credit approval has changed, you may need to re-qualify. Information provided by you is subject to review and all other loan conditions must be met. After you have chosen a home and your offer has been accepted, final loan approval will be contingent upon obtaining an acceptable appraisal and title commitment. Additional documentation may be required.

Please contact us with questions regarding the home buying process.



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