

Pre-Approval: The key to increasing your negotiating power

A Pre-Approval letter from HomeServices Lending can be an effective tool to help increase your negotiating power. Sellers, listing agents, and builders tend to take offers more seriously when the buyer has been Pre-Approved with HomeServices Lending. Imagine the comfort you'll feel when you find your dream home, knowing that you've already been preapproved.

Do not confuse pre-qualification with Pre-Approval

A **pre-qualification** is a non-binding opinion of how much mortgage you may be able to qualify for, but it does not ensure that you will be approved for a mortgage in that amount. A lender can pre-qualify you very quickly because the lender does not take a complete loan application and validate credit history or employment information.

A **Pre-Approval** is a written lender letter that lets you and others know how much you can borrow. It requires a bit more work up-front than a pre-qualification, but it can provide more assurance. A Pre-Approval through HomeServices Lending can be a smart move for serious homebuyers.

Be sure that you are getting a loan that helps meet your financial goals

With a Pre-Approval from HomeServices Lending, you can be confident that you are shopping for homes within your approved loan amount and that you are in a good position to negotiate an offer—especially when there are multiple offers for the property you want.

In addition, your HomeServices Lending Mortgage Consultant will present you with a variety of loan options, so you can choose the one that helps fit your financial goals.

As you prepare to make one of the biggest purchases of your life, make sure that you are in a loan program that helps meet your needs. HomeServices Lending will be happy to prepare a FREE, no-obligation second opinion Good Faith Estimate for comparison.

You have nothing to lose and much to gain!

HomeInfoSanDiego.com

North County Real Estate

Carlsbad, Oceanside, Vista, San Marcos
Escondido and Encinitas.

Gary Harmon, Realtor

20 years serving North County

760-745-1220

GaryHarmon@prusd.com

Prudential California Realty

Craig Piland

Home Mortgage Consultant

858-663-9850

craig.a.piland@hsl-ca.com

www.pilandmortgageconsulting.com



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