



Your Mortgage PLANNER

with Jamie H. Harrington, President

GETTING PRE-QUALIFIED FOR A LOAN

Many mortgage brokers will pre-qualify prospective buyers for a loan before they begin looking for a house. The broker will review your assets, income and debts to determine the loan amount for which you qualify. For a nominal fee, the broker will also do a credit check and work to resolve any problems on your credit report.

Getting pre-qualified by a lender puts the buyer in a much more attractive position when they find the home they want. Sometimes multiple offers come in on a house and the buyer is competing with other buyers. If you find yourself in a situation like this, it helps to have a letter from the lender verifying that you have pre-qualified for the loan indicated in your offer.

Getting pre-qualified for a loan can save you a lot of time and allow you and your realtor to concentrate on selecting and acquiring a home within your price range.

If you would like to discuss what type of mortgage loan will work best for you, call Jamie Harrington at **828-632-0650** for an appointment. United Carolina Group, Inc., is located at 493 NC Highway 16 - Suite 2, in Taylorsville.

www.unitedcarolinagroup.com