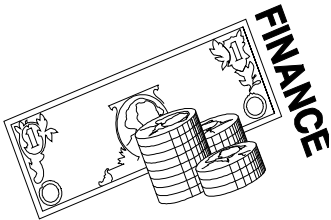


FINANCING



- ◆ A Pre-approved buyer has a distinct edge over a Pre-qualified buyer
- ◆ A buyer who has made application with a lender and whose income and credit report have been verified can become a *Pre-approved buyer*.
- ◆ You should have no stress over your loan application process as it will have been completed and we will know the exact amount up to which you may purchase
- ◆ Once you are approved, we can focus on just finding you a home
- ◆ When you are a pre-approved buyer, it tells the seller and the listing broker you are serious about buying a home and puts you in a much stronger position to negotiate better terms and conditions of a contract



- ◆ There are mortgage brokers and mortgage bankers.
- ◆ Bankers lend money from their institution programs.
- ◆ Brokers monitor many lending institutions to find the best rates and fees to fit with your needs.

For quality service I recommend contacting one of the following loan officers:

Pennie Whittish	Horizon Bank – Mortgage Broker	360-756-2540
Josh Henry	Guild Mortgage – Mortgage Broker	360-224-0841
Charlotte Pros	Wells Fargo – Mortgage Broker	360-676-9888
Michelle Ferry	Whatcom Ed Credit Union – Mortgage Banker	360-756-7784