## Top 10 Reasons To Get Your Mortgage Pre-Approved

- 1. Our online application is FREE! www.StephenFox.com
- 2. Applying online takes as little as 10 minutes.
- 3. By applying, you may be provided a FREE credit report.
- 4. Your application does not bind you to a lender, loan program or rate.
- 5. By applying, you can receive a complete list of documents needed to obtain final loan commitment.
- 6. Early application will determine any action items which a purchaser needs to accomplish to be positioned to buy.
- 7. Applying allows a discussion of various financing options before you sign a contract.
- 8. Applying will determine the price range of homes you are qualified to purchase, thereby focusing your home search.
- 9. Pre-approval strengthens your offer in the eyes of the seller.
- 10. Pre-approval is valid as long as your finances and the interest rates remain generally constant.

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