

Top '10' Reasons to Get Bank Pre-qualified

“Look honey, what a great house and see there is a back yard for the kids and WOW will you get a load of that kitchen!” You just found what could be your “Dream Home.” Your mind swirls with ideas as the excitement builds. You grab your phone and dial...

Buyer: “Hi, I’m calling on a house you have listed.”

Agent: “Have you been pre-qualified?”

Buyer “No I have not, we plan on it as soon as we find the home we like.”

Agent: “I’m sorry but until you get pre-qualified I cannot help you.” **“CLICK!”**

Ouch!...someone’s dream just came to a sudden halt. Although agents should never be rude, the reality is “*time is money*” and agents do not want to work with un-qualified buyers. The reason? If you, an unqualified buyer, needs 10 - 40 hours to find the perfect home only to discover you could not get financing, it wasted the realtors time plus your emotional bank account just had a major withdrawal.

Getting bank pre-qualified is so important and here are the Top 10 Reasons why:

- It takes 15 minutes on the phone to get pre-qualified.
- Learn what mortgage programs are available.
- Determine which mortgage program is the best fit for you.
- Know how much money you’ll need at the closing, so you can be prepared.
- GREAT real estate agents will want to work with you, instead of a desperate one.
- Prevent falling in love with a property you cannot afford.
- Your time has value and you’ll waste a lot of it looking in the wrong price range if you don’t know at the beginning your financial limits.
- Know what your monthly mortgage payment will be.
- Agents will be more motivated, knowing they’re not wasting their time with a “deadbeat” buyer.
- Sellers won’t sell to a buyer without a pre-approval letter.
- Eliminates buyer’s financial “surprises” during the mortgage process.

Agents are actually doing you a disservice if they do not direct you to get pre-qualified before shopping for a home. Even though you may not want to take this first step, the benefits are overwhelmingly on your side when you do.

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grab your phone NOW and call
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