

- > Can I apply for a loan before I find a property to purchase?

Yes, applying for a mortgage loan before you find a home may be the best thing you could do! If you apply for your mortgage now, we'll issue an approval subject to you finding the perfect home. We'll issue a pre-approval letter online instantly. You can use the pre-approval letter to assure real estate brokers and sellers that you are a qualified buyer. Having a pre-approval for a mortgage may give more weight to any offer to purchase that you make.

When you find the perfect home, you'll simply call your Mortgage Professional to complete your application. You'll have an opportunity to lock in our great rates and fees then and we'll complete the processing of your request.

- > Is there a fee charged or any other obligation if I complete the online application?

There's no cost at all for completing our application and no obligation. If you'll be purchasing but haven't found the perfect home yet, complete our application and we'll issue a pre-approval for a mortgage loan now, so you can confidently shop for a home.

- > What can I expect after I apply?

After your loan is approved we can begin to process your request.

- > Are we right for you?

Whether you're purchasing or refinancing, we're certain you'll find our service amazing!

- > The interest rate you offer is just a little less than what I am paying now. How do I know if it makes sense to refinance?

The simple rule of thumb for determining if it makes sense to refinance is to analyze the amount that it will cost you to refinance compared to the monthly savings you'll have by reducing your payment. By dividing the cost of refinancing by the monthly savings you can determine how many monthly payments you'll have to make before you've recaptured the initial refinance cost. If you plan on staying in your home longer than the recapture time it may make sense for you to refinance.

To fully analyze whether it's the time to refinance you'll have to look deeper. The remaining term of your current loan must also be considered, as well as your tax bracket. Our refinance calculator can help you determine if it's the right time to refinance. Our lenders can review different options to help you determine if refinancing might make sense for you.