



**Plan your mortgage with a professional and  
seek pre-approval when buying a home**

Choosing the right lender is a key element to managing your mortgage. As a Mortgage Loan Specialist, my goal is not just to provide you with the loan, but also to help you manage that debt over time. A lot of lenders out there don't provide this type of personalized service. Likewise, many people like to shop rates on the Internet just to see what's out there. The results can be very misleading, and rate shoppers miss out on the important aspects of having a true specialist help them select a loan program. There are literally thousands of loan programs available. I'm here to help you select the one that is most beneficial for you and your long-term goals. In fact, my job is just beginning when your first loan closes with me. I don't stop there. I continue to monitor rates on your behalf, and stay in touch with you to make sure we are on target with your future financial security.

*What's the difference between pre-qualification and pre-approval?*

Pre-qualification is the starting point in seeking mortgage financing. This gives me a quick snapshot of what your income is, existing debt, savings, and whether or not you have a co-borrower. Your signature (and the co-borrower's if there is one) allows me to run a credit report. From there, I can begin to assess what loan structure will work for you.

Pre-approval is a written documentation that shows you have the support of a lender who is willing to finance you. It means you have filled out a loan application and it has been reviewed by an underwriter. Based on your income, debt ratio and savings, the underwriter will provide a dollar amount that you are eligible to borrow. You can begin shopping for a home knowing what price range is right for you.

*Pre-approval gives you the leverage to shop as a cash buyer!*

With pre-approval in hand, you can shop for your home with the power to negotiate. It allows you to shop as a cash buyer, and the seller will take your offer much more seriously knowing you are already approved by a lender. Full credit approval can save you up to 15% on the purchase price of your home.



# General Mortgage Capital Corporation

*Your loan, My solution!*

1350 Bayshore Highway,  
Suite 740  
Burlingame, CA 94010

Phone: (650) 340-7800 x 269  
Fax: (650) 340-7898  
Cellular: (650) 269-3917



## What will my monthly payments be?

The amount of your monthly payment depends on what loan program you choose. I like to provide my clients with an easy-to-read spreadsheet that narrows down their choices and compares the different loan programs that meet both their needs and their long-term goals. You will have the opportunity to select a program you feel comfortable with even before you make an offer on a home.

## How much does it cost to be pre-approved?

Pre-approval is absolutely FREE! You have nothing to lose and everything to gain. Give me a call to set up an appointment for your initial consultation and I'll get you started. I also have a network of Real Estate professionals that I work with that have provided superb service to our clientele that I can refer to you.

Sincerely,

*Catherine Sun*