

# HOW PRE-APPROVAL HELPS WHEN BUYING A HOME.



## Important questions to ask before you buy a home.

### How do I know how much house I can afford?

By getting pre-approved before you make an offer on a home, you will be certain of the amount of the loan you will qualify for, saving you time and trouble.

First Abilene Federal can provide you with full credit approval in advance, which allows you to shop as a cash buyer. With a firm loan approval in hand, you increase your negotiating power, and that can save thousands of dollars on your home purchase.

### There are so many loan options. How will I know which one is best for me?

When you are pre-approved by First Abilene FCU, you have access to hundreds of loan programs. Together we can determine what loans you qualify for and narrow it down to find the one just right for your financial objectives.

### What will my payments be?

The amount of your monthly payment depends on several things, including the total loan amount, loan program, property taxes and insurance.



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

Absolutely nothing! You have nothing to lose and everything to gain. With a free consultation, we not only help you find the best loan now, but also help you structure future finances by reviewing all the options related to your home loan on a regular basis.

### How will pre-approval benefit me when I make an offer?

Full credit approval gives you buying power. It allows you to shop as a cash buyer and increase your negotiating strength. The seller will take your offer more seriously because they will know you already have approval from a lender.

### Will my Realtor ask if I am pre-approved?

Yes. Your Pre-Approval will give your Realtor the confidence to negotiate quickly and in your best interest. I will provide you and your Realtor with a Pre-Approval letter.

*Let me make your home-buying experience enjoyable. Full credit approval can give you an edge when negotiating the price of a home. Call me today for an appointment. There is no obligation.*

For more information contact:

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NCUA

This is not an offer to extend consumer credit as defined by Section 222.6 of Regulation Z. Rates and terms subject to change without notice.

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