

# Apply Before You Buy

**Why should you have a mortgage approval before you have a home?**

With our Pre-Approval program, we verify your income, credit and assets to determine the maximum loan amount you can qualify for. We will issue a mortgage approval letter which is subject to an appraisal.

You can use this in your negotiations to remove any worries about your ability to obtain financing and therefore have more power to negotiate. Don't lose out to another bid because of a mortgage contingency.

**Call us today!**



## The Barnett Team



**Jim Barnett, CMPS®**  
Certified Mortgage Planning Specialist  
623-594-7600  
[jim.barnett@wjbradley.com](mailto:jim.barnett@wjbradley.com)

**Before you look for a home, get your mortgage approved first!**