



## START OFF ON THE RIGHT FOOT. **PRE-QUALIFY.**

BEFORE YOU BEGIN SEARCHING FOR A NEW HOME, YOU NEED TO DETERMINE HOW MUCH YOU CAN AFFORD.

### **DETERMINE HOW MUCH HOME YOU CAN AFFORD**

Pre-qualification helps you find the right home, at the right price and in the right neighborhood.

### **SHOW WHAT YOUR DOWN PAYMENT WILL BE**

You'll know approximately how much money you'll need for down payment and closing costs.

### **KNOW WHAT YOUR MONTHLY PAYMENT WILL BE**

You'll have a general idea of what your monthly principal, interest, taxes and insurance payment will be. With the wide variety of loan programs available, it's important to know which types you qualify for and which program will best suit your needs.

Pre-qualification is a great way to start your home buying process. It helps set expectations of how much money you will be able to borrow as well as down payment and monthly payment. Keep in mind that a pre-qualification is not a full application, so it is only an estimation. When you are pre-qualified you will receive a Pre-Qualification Certificate to give to your real estate agent. Then it's time to start looking for a home!

**CALL ME TODAY FOR MORE INFORMATION!**

**WINTRUST**  
MORTGAGE



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