



American Mortgage Brokers

the Process

We make getting the right loan for you easy. American Mortgage Brokers is here to provide step-by-step guidance to help you through the entire home-buying process.

The Call

Whether you're just thinking about a new home or you're ready to start the search, call us first. We're nice folks, easy to talk to, and you'll get the answers you need to buy with confidence. Call 855-400-0262 and you'll be off to a great start!

Pre-Approval

A pre-approval puts you in the best position to buy when the time is right *for you!* Take the guesswork out of the process even before you see your first home. Save time, money, and hassles with a Smart Start 24-Hour Pre-Approval. To provide the most accurate pre-approval, please provide the following documents:

- W-2s from the last two years
- 1040 federal tax returns from the last two years
- Two most recent pay stubs
- Two months of bank statements (all pages) and proof of any deposits that are not paychecks
- Copy of your driver's license

In accordance with federal regulations, consumers are not required to provide verifying documentation until after they have submitted an application, received their loan estimate, and stated an intent to proceed with the transaction.

We Communicate

Upon completion of the pre-approval, we'll send an email to you and your agent explaining the loan you're approved for, what your closing costs will be, and other important details. And remember, we're always around to answer questions through out the process.

The Search

With a guaranteed pre-approval, you're now ready to search for your dream home with confidence. Your agent will help you find the right home to fit your needs and budget. And you'll be the first in line to make the offer you want because you're already pre-approved!

The Purchase Agreement

Your agent will write a purchase agreement and the team at American Mortgage Brokers will review the closing guarantee. There will likely be some negotiating during this step between you and the seller. When the seller accepts the purchase agreement, it's time to finalize the financing.

The Financing

Now we're down to home stretch. You're already pre-approved, but now American Mortgage Brokers will help you secure the right financing for your situation. Since we work with many different brokers, we have more opportunities to secure the best interest rate and terms possible.

Pack and Move!

Sorry, we don't do boxes! But we can help you save enough on your mortgage to help pay for movers! We can often even move your first payment a little later so that you can essentially go a month payment free!

Call 855-400-0262 or visit AmericanMortgageBrokers.com now to get your loan questions answered.

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AmericanMortgageBrokers.com

NMLS #285381

