

What Can I Afford?

Why do you need a Mortgage Pre-Approval before you shop for a home?

- 1) Those buyers who have already been pre-approved for a mortgage have a distinct advantage when they start their home-buying process.
- 2) Your buying power is established. You know what you can afford, and the Realtor knows which price range to target when showing homes to you.
- 3) Not only is your bidding position enhanced with a pre-approval in hand, but the homeowner knows that the mortgage process will be speedier – thus reducing the risk for the homeowner when taking his home off-the-market to allow you time to obtain your mortgage commitment.

Referrals for Mortgage Pre-Approvals

Deborah Chin, Mortgage Loan Officer

Bank of America

300 Broadhollow Rd. 3rd Flr.

Melville, NY 11747

631-547-7408

Pgr. 917-491-5499

deborah.chin@bankofamerica.com

<http://www.bankofamerica.com>

Bruce Silva, Executive VP

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175 Pinelawn Rd., Ste. 303

Melville, NY 11747

631-390-6100 ext. 4137

631-390-6113 after 5pm

bsilva@cccmtg.com

<http://www.brucesilva.com>

Joseph Purschke, Mortgage Consultant

Wells Fargo Home Mortgage

532 Broadhollow Road, Ste. 141

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631-752-5078

Cell: 516-383-5163

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<https://www.wfhm.com/wfhm/joe-purschke/index.page>

Peter Marino, President

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Huntington, NY 11743

631-425-1440

Cell: 516-982-9653

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Please Note: Many of my customers have worked with these people and have been very satisfied. They are well-known in the local real estate community, and their pre-approvals are held in high regard when presenting an offer. Please do your own due-diligence in determining if their programs work best for you.

Do you have a question about mortgages – or don't know who to call? Please contact me at:

Mortgages@CherylGrossman.com