

Mortgage News And Notes

Get Help To Get Your Mortgage Right

(NAPSA)—The process of buying a home has changed dramatically during the past few years. It's not always a matter of deciding on the home you want and then organizing the financing. Today's home buyer often needs to start with the financing—how much home you can afford is probably the most critical question buyers need to address.

The best place to find that “magic number” is with a mortgage lender. Starting the home-buying process with a lender means you have solid information in hand to start your search. A good lender will share information about mortgage programs that may be offered locally and those programs best suited to your individual situation.

Online calculators and ballpark estimates, on the other hand, can run into too many variables. You need an expert, and the good news is that an initial consult with most lenders costs you nothing. At least, that is the case with LendRIGHT lenders.

There are more than 150 mortgage companies in the U.S. that carry the LendRIGHT mark of mortgage excellence. These lenders are pledged to a process built around the home buyer:

Relationships—working with you to help you identify the right loan;

Information—sharing what they know to help you understand your options;

Guidance—providing advice to help you make good choices;



When a loan officer works with you, you will know how much home you can truly afford. With that “magic number” in hand, you’re best prepared to start looking for your new home.

Honesty—communicating and responding to your needs in an open manner; and

Trust—working to take care of the details to help you close on time.

“Home buyers often don’t realize there are different kinds of mortgages that may be suitable for their particular circumstances and qualifications,” commented one lender. “It’s best to explore financing options before making an offer on a home, as many sellers will not consider buyers who are not pre-approved.”

Learn More

For more information, including where to find a nearby lender, visit www.lendright.com.