



# What to know

## Why pre-approval is an important first step.

### Obtaining pre-approval for a mortgage is an important early step in the homebuying process.

It provides borrowers with a number of important advantages:

- Gives an estimate of how much home can be purchased.
- Sellers are typically more willing to accept offers from a buyer who is pre-approved.
- Delivers a list of all of the fees and closing costs associated with purchasing a home.
- Generally moves buyers to the closing date faster, since major steps such as a credit check and confirmation of income are completed.

**Taking the time to get pre-approved for a mortgage is a smart move. Santander Bank is here to help.**

### Contact me today.

#### **Janice Foy-Cribb**

NMLS #704389

Sr. Mortgage Development Officer

33 West State Street

Trenton, NJ 08608

Phone – 609.558.2871

Fax – 609.543.2426

Email – [jfoy@santander.us](mailto:jfoy@santander.us)

All loans subject to approval.

