
MORTGAGE PRE-APPROVAL

The first thing anyone who is considering purchasing a home should do is to sit down with Bonnie Telep and get pre-approved. Being pre-approved will eliminate any disappointments you may encounter if you don't know what your budget will allow you to spend.



As a mortgage broker, Bonnie Telep shops around at all the major banks and credit unions for the best rate & product to suit your needs. The rate will be locked in for 60–120 days, which allows you to shop for your perfect home without any stress.

What happens if the rates drop during the locked in time period? Not to worry, you are guaranteed the lowest rate. If the rates go up during your lock in time period you will still receive the lower locked in rate. This way you are ensured to get the best rate throughout the mortgage pre-approval process.

To get pre-approved Bonnie will need some information from you in order to determine your buying power ... salary, car payments, credit card payments, down payment, etc.

To pre-approval process allows you to shop for your new home with ease, knowing that the home you want is the home you can afford. It also gives your REALTOR® an advantage when it comes to negotiating on your behalf.



BONNIE TELEP
604-467-9300
