

TIPS FOR HOME BUYING

- Contact me to become pre-approved. This will help you understand what you can afford.
- Make a needs list and a wish list, being realistic and keeping your budget in mind.
- Select a real estate agent to help you search – please ask us for a referral. We work only with the very best!
- Have your agent show you recent sales in the areas and price ranges you prefer
- Don't feel pressured to make an offer on the first home you see, but be ready to move quickly when the time is right.
- When your offer is accepted, consider hiring a home inspector for an in-depth evaluation of the home.

RATE/PAYMENT FACTORS

P&I Factors per \$1,000 of Loan Amount

	InterestOnly	30 Year
4.5%	\$3.75	\$5.07
5.0%	\$4.17	\$5.37
5.5%	\$4.58	\$5.68
6.0%	\$5.00	\$6.00
6.5%	\$5.42	\$6.33
7.0%	\$5.83	\$6.65
7.5%	\$6.25	\$6.99
8.0%	\$6.67	\$7.34
8.5%	\$7.08	\$7.69

For Example, if you were borrowing 110,000 at a 30 year rate of 7.0%, your estimated payment would be \$731.50 ($6.65 * 110 = 731.50$) This amount does not include taxes, homeowners insurance or mortgage insurance.

Contact **TIM BRADFORD** for details

ABOUT TIM BRADFORD

My mission is to provide you with exceptional customer service.

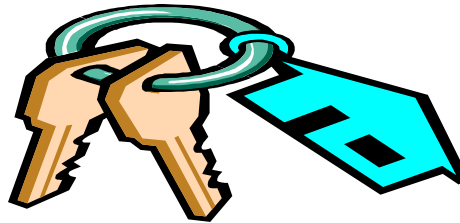
As a partner with you in the home financing process, I will provide you with updated market information and a variety of lending programs to meet your individual needs.

In addition, I am committed to keeping you informed throughout the loan process, and am here to answer questions, explain options, and eliminate hassles and worry along the way.

If you want professional service and outstanding results, please contact me today.

216-324-8113

Anytime



MB.803389.000
SM.501459.000
LO.007173



WHAT INFO IS GENERALLY NEEDED FOR APPLICATION?

- Last month of most recent pay stubs.
- Past two years W-2's.
- Employment address for past two years.(with phone numbers)
- Last two months statements for all bank/investment or retirement accounts. Please include all pages.
- Check for application fee.
- Current landlord/mortgage information with account numbers, names, address and phone numbers.
- If self-employed, or if more than 25% of your income comes from ownership, bonus, or commission, last two years Federal tax returns with all schedules.
- List of all other real estate owned, including addresses, loan numbers, balances, payments and estimated value.
- Name, account numbers, approximate balances and required minimum payments on all open credit accounts.
- For VA loans, copy of DD-214 and original VA Certificate of Eligibility.

CHOOSING A LENDER – AND WHY YOU WILL WANT TO CHOOSE TIM BRADFORD

TIM BRADFORD and the professional team at **AMERICAN MIDWEST MORTGAGE** have the experience to ensure that your home financing is handled expertly from pre-approval to closing and beyond.

We take the time to listen to each client. It is important that we hear and understand your needs and goals, so that we can present you with the very best loan options and strategies to meet them.

When you work with me, you can rest assured that your financing is in good hands. As someone who knows and can deal with the many other parties involved such as appraisers, insurance agents, title or escrow companies, realtors and sellers – I will make sure that your transaction is completed in a smooth and professional manner.

I will keep you well informed throughout the home loan process. We understand that your home financing is usually the largest financial transaction you will ever make in your life, and I am committed to not just meeting, but exceeding your expectations. Please contact Me today – we look forward to the opportunity to serve you!

216-324-8113

TIM BRADFORD
American Midwest Mortgage
6363 York Road
Parma Heights, Ohio 44130

**AMERICAN MIDWEST
MORTGAGE CORP**



Tim Bradford
LENDING CONSULTANT
216.324.8113 Cell

American Midwest Mortgage
6363 York Road
Parma Heights, Ohio 44130
440.884.5034 Fax


American Midwest
mortgage corporation