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I'm Here to Help!

{{Recipient.FirstName}},

Thank you in advance for your time and for allowing me the opportunity to earn your business as you're working toward your next home purchase.

I look forward to talking with you about financing your home. Over the next several weeks, I will send information that I hope you'll find informative. In the meantime, **please don't hesitate to contact me if I can be of service.**

Thank you!

{{{Sender.Signature}}}

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Get a Community Report Card

{{Recipient.FirstName}},

Even the greatest of homes cannot stand on their own—your quality of life and your investment are influenced by the surrounding area.

I'll show you information on recent sales, typical commute times, schools, cost of living, demographics, and more.

Contact me to discover more about the neighborhoods you're considering.

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Increase Your Buying Power

{{Recipient.FirstName}},

“Power” is not a word you typically associate with a home purchase, but you should! Your power source in the home buying process: **a pre-approval.**

Want to see an example of how getting a pre-approval could work for you while you're searching for your new home? [Click here](#) to see how a pre-approval from PacRes could increase your buying power.

I'll be in touch with more great information. **Remember, I'm here to help. Please reach out with any questions.**

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Are Your Documents Ready?

{{Recipient.FirstName}},

While you're in the process of looking for a new home, you can start gathering the information you'll need for your mortgage application ahead of time. [Download our checklist here](#) to see what you can do now to make the process easier later on.

If you have questions for me, please reach out. I'm always happy to help!

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Get Your Free Annual Credit Report

{{Recipient.FirstName}},

If you haven't done it already, I recommend securing your free annual credit report as the next step in your home buying journey. You can make your request at AnnualCreditReport.com, the official website established through the Fair Credit Reporting Act. Other sites may have similar names, such as "FreeCreditReport.com," **but they actually come with a price.**

I highly recommend that you take advantage of your no-cost report every year, starting right now.

Remember these tips:

- ✓ Have your credit account info handy before logging on. For security purposes, you will be asked to verify information that can include anything from existing loans to prior addresses. If you have your last credit report available, that's ideal.
- ✓ Get a report from all three repositories (Experian, Equifax, and Transunion).
- ✓ As soon as you've accessed each of the reports, print or save a copy. If you close the window with the report open, you'll have to wait one year to return to that bureau's report.
- ✓ Review your reports carefully. If you find errors, please give me a call. We can talk about the potential impacts—good and bad—of credit disputes.

You may purchase your "credit score" as an option. If you opt for this, keep in mind that these scores can differ from those typically used by creditors. Read more about the importance of your credit score and how it impacts your mortgage [here](#).

Please remember, I'm here to help if you need me.

{{Sender.Signature}}

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Finding the Right Solution for You

{{Recipient.FirstName}},

How long do you plan to live in the home you're hoping to purchase?

More often than not, my clients tell me they're planning on living in their home forever. However, most real estate agents I've spoken with on this topic suggest that the **typical family's home needs change approximately every five to seven years**. Interesting, right?

However, this brings to light a highly critical point:

If you are reasonably certain you'll be in your home less than 10 years, we should look at a wider range of mortgage program options.

[Check out our blog](#), that covers the pros and cons of some of the financing options we offer. I encourage you to take a look and give it some substantial thought. When you're ready, we can balance the risks and rewards together.

As always, thanks for allowing me the opportunity to serve you. **Please don't hesitate to reply to this email if you have any questions or if I can be of any help.**

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Paying More Often Pays Off

{{Recipient.FirstName}},

Did you know that in the housing market, **the best deal doesn't always come with the lowest price?** Here's why.

Price vs. Payments: If you're financing your purchase, you'll probably never come close to paying the actual price. Yes, you will have a higher payment if you pay more for the home, but an extra \$10,000 of mortgage money can add less than \$50 per month on a low-rate, 30-year loan.

Relative Prices: What you pay now can impact your sales price later. There may be little difference in total earnings if you pay less and sell for less or pay more and sell for more.

Influencing Value: For appraisers, the last sale or "comp" in an area sets the value for similar homes. Whatever you pay helps establish what your home and comparable properties are considered to be worth.

One Chance: No two homes are exactly the same. You may have only one chance at just the right house! Sometimes, when you wait for a price drop to buy a house, it can pay off. However, it's not always the best move to wait.

I'm always here to help! Please reach out with any questions you may have.

{{{Sender.Signature}}}

IMPORTANT NOTE: *There are many financial and philosophical variables that go into determining a good time to buy. I highly recommend we spend some time reviewing your long-term objectives and set out a planned strategy for your situation.*

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The Cost of Waiting

{{Recipient.FirstName}},

In my last email, you learned that postponing a home purchase in order to negotiate a lower price can cost more money over time.

Today, I'm putting you in control. Contact me to see how changes in interest rates and home values can impact a monthly payment.

If you want to learn more about opportunities that might be available today, please reach out. I'll be happy to help!

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Do You Know Your DTI Ratio?

{{Recipient.FirstName}},

If you're wondering how much home loan you may be able to qualify for, you need to know about DTI, or your [Debt-to-Income Ratio](#).

To determine your DTI Ratio, we add together your monthly housing expenses, including principal, interest, taxes, insurance, and any mandatory fees (such as a condo association dues). This total is combined with your regular monthly debt payments (such as credit cards or car loans). **Your DTI Ratio is the percentage of your gross monthly income represented by this total.**

For example:

Monthly Housing and Debt Payments = \$2,000

Monthly Income = \$6,000

DTI = 33%

In most instances, this ratio should not exceed 43%.

There's more to qualifying for a loan than just your DTI, of course. When you're ready to discuss your specific scenario and the options that might be available, please reach out. I'm ready when you are!

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Let's Talk Rates

{{Recipient.FirstName}},

Have you ever seen an advertised mortgage interest rate that seemed too good to be true? **Those rates are often based on factors that aren't likely to occur in a real-world scenario.**

Try plugging some numbers into our [Rate Change Calculator](#) to see how a little bit of reality can impact advertised rates.

Remember, your scenario may produce different results than what you see here—perhaps even better.

The only way to know for sure is to reach out. I'll be happy to help when you're ready!

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Check Out This Payment Calculator!

{{Recipient.FirstName}},

After you've settled on a purchase price for a new home, you still probably wonder what your monthly mortgage payment might be. We have just the thing to help!

Our [House Payment Calculator](#) will add up principal, interest, taxes, insurance, and required fees to estimate* a total monthly mortgage payment.

Of course, there's no way to calculate your monthly payment for certain until we know the specifics of your loan. Please let me know if you'd like to talk about it.

As always, thank you for giving me the opportunity to work with you. If you have questions about the mortgage process, I'm here to help.

{{{Sender.Signature}}}

**Please note that some of the factors are preset based on industry standards. You can adjust them to your specific scenario as needed.*

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Watch Your Investment Grow

Hi {{Recipient.FirstName}},

Your new home will likely be a place where you invest time with your loved ones, on your hobbies, and on yourself.

If you're like most people, your home will also represent a significant investment of your money. **How will that investment grow over time?** No one knows for certain, of course, but based on historical trends, we can make some educated guesses.

Over the last 50 years, **annual growth in home values has averaged about 5% nationally.** If you are interested in what the potential appreciation could look like on your next home, please reach out and let me know—I **would be happy to provide you with a customized appreciation calculation.**

I hope you've found the information in my emails helpful! Please remember that I am always available to answer any questions you may have. Contact me any time!

{{{Sender.Signature}}}

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