



Don't guess if you can afford the house. Know.

Call now to get a pre-approval decision, and find out how much house you can afford.

The first step in finding the right home is knowing what you can afford to pay for it.

Take a few minutes to call us for a pre-approval decision, and your homebuying experience will be easier from start to finish. Once you're pre-approved, we'll immediately fax or e-mail a pre-approval letter with your loan amount, so you can start house hunting right away. You'll waste less time chasing around town, because you'll know for sure which houses are in your range. You'll place every bid with more confidence, because you have the letter – and the financing – to back it up. All of which helps you stay more focused on finding the right home.

Our Four to the Door® mortgage program guarantees you a loan decision today, or we'll give you \$250.

Call now to see how fast and easy it can be to get a pre-approval decision with our Four to the Door mortgage program. When you call, ask for Pre-Purchase Rate Protection and we'll cap your interest rate to protect you from rate hikes as you look for a home. You'll also get an on-time closing guarantee: we'll meet your requested closing date or reduce your interest rate by 1/8 of one percent for the life of your loan.* With so many features and guarantees to make homebuying easier, you can be sure you're getting the right mortgage.

Call to get a pre-approval decision today. Call for a loan decision in as little as 20 minutes and make every day from now until closing less stressful and more enjoyable. It's fast, it's easy and it's smooth.

Jim Kubicka
(858) 692-3330



Four to the door®
The four-step mortgage program†

