Dear Neighbor,

If you're wanting to compete with the ocean of other buyers to get that home of your dreams, you're going to need a well-planned strategy. And it all starts with a thorough, well-thought out pre-qualification.

The real estate and mortgage market are crazy in 2022. But, Eric Halliday and myself have been around the local Utah mortgage industry for over twenty years and we've seen a lot of stuff, and we're prepared to guide you to awesome success.

When you're ready to order, my stellar team of local mortgage chefs will put delectable mortgage ingredients together and whip up a sweet mortgage deal that will delight you.

If you're looking to get a mortgage in 2022, ***the time to start is now***.

You can start today at sweetmortgagedeals.com. You'll find current mortgage deals, sweet offers, secrets of the trade, and you can even sign up for deal alerts.

So go to sweetmortgagedeals.com today, and let's pre-qualify you for the home of your dreams with a Sweet Mortgage cherry on top.

Sweetly Yours,
Darin Rhodes, (nmls #281677) Purveyor of Sweet Mortgage Deals

Get a quote, get SWIG!
(see back for details)

Swig

SweetMortgageDeals.com

2022 Pre-Qualification Checklist

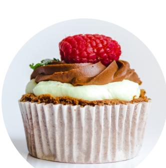
Provided by local mortgage veterans, Eric Halliday (nmls 241947) and Darin Rhodes (nmls 281677), of Utah Mortgage Pros, LLC.

Pre-Planning

- **Are you starting early enough?**
  Winning an offer in this market means early preparation with an excellent strategy. We recommend starting at least 60 days in advance.
- **Short and long term goal for the house itself**
- **Determine a general idea of location you're interested in.**
  Obviously this can change but
- **Consider what kind of home would be suitable**
  Townhome, multi-unit, single-family, farm? What will work best for you?
- **What do you plan to do with this home?**
  Make it part of your investment portfolio? Live in it and pay it off as soon as you can? Neither is necessarily right or wrong, and you may be a mix of both. Are you of the investor mind-set or owner-occupied mindset? Understanding will help you get the right mortgage structure for your goals.
- **Determine where you want your payment to be and also what the maximum payment you're willing to pay.**
  Knowing these boundaries will help you come up with your personal priorities.

Pre-qualification

- **More than one borrower on the loan?**
  Multiple borrowers can help with the qualification, but there are pitfalls. Know how to structure it up front.
- **Have full mortgage credit pulled, NOT just a consumer credit report.**
  Many are not aware that consumer credit reports (particularly the free ones) can vary from the full reports pulled to get a mortgage. A lower score can make a dramatic difference to your loan.
- **Income Analyzed.**
  It's not just how much, but type. Many find they can qualify for a higher payment than they expected when all the income pieces are examined correctly.
- **Job History analysis**
- **Down payment and other assets.**
  Gathering assets that can help with down payment and other potential reserves.
- **Pre-qualify with the team at Utah Mortgage Pros to get seasoned advice, expert analysis, and a Sweet Mortgage Deal. 801-888-7468 or visit sweetmortgagedeals.com.**



UTAH MORTGAGE PROS

EQUAL HOUSING LENDER

Darin Rhodes (NMLS# 281677) and Eric Halliday (NMLS# 241947) have been serving up Sweet Mortgage Deals to fellow Utahn's for over 20 years.

Here's how you can get started:

Call or text us at 801-888-7468. Just say, "I want to start my free pre-qualification."

When we talk, a cheerful member of my amazing team will walk you through our custom S.A.N.D. Mortgage Pre-qualification Method that will dig up money-saving opportunities and set you on the path to compete for the home of your dreams.

Swig

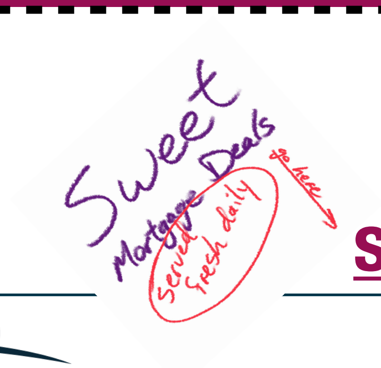
BONUS: SUMMERTIME SWIG OFFER!

A. Get a quote or start a pre-qualification.

B. You get awesome info AND we send you a Swig gift card just to make your life a little sweeter.

Go to sweetmortgagedeals.com or call us 801-888-7468.

One per quote. Offer ends June 1, 2022



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Get quotes, ideas, pre-qualify, or apply today!

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