



MORTGAGE APPROVAL ASSURANCE

FOR _____

Dear Seller,

In today's complex mortgage world with the sweeping changes to rules and the Covid pandemic it has become common that when the buyers financial information isn't fully verified and is found to be unsupporting of original declarations that lenders reconsider and reverse their lending decisions leading to the collapse of the purchase.

The inside and unvarnished truth is that many Bankers and Mortgage Brokers will not invest time on applications that may not result in a loan. Many will not put in the hours of work required to properly collect and verify documentation.

Increasingly this consideration results in Prospective Homeowners looking at properties and making offers when their pre approval has not been fully underwritten resulting in adverse financial consequences for all involved in the transaction.

There is a better way. We meticulously check all income, credit and downpayment information provided by the buyer. We review all the documents required for a full approval, including tax submissions and notice of assessments.

Sellers today should not fully accept an offer unless they are confident the buyer has funding available and will be approved.

Lenders reserve the right to refuse funding for any reason at anytime. Should you decide to accept our client's offer you may rest assured that based on our review unless something extraordinary happens the agreement will close on time.