



# *5 -Easy Steps*

## **TO BUYING THE PERFECT HOME**

*"AT THE VERY BEST PRICE"*



**Paul Widmark's Step-by-Step Guide To...**

**...Getting Your**

**DREAM HOME!**

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## WHERE DO I BEGIN?

Buying a home can be a puzzling experience. It is generally the single biggest purchase in someone's life, and is filled with emotion, nervousness, and, especially, questions. "Am I getting a good deal?" "Can I afford this house?" "Is this a good neighborhood?" The list of questions goes on and on. This guide was designed to help answer these questions and give you a simple plan that can make your home-buying experience a wonderful one. Following these five steps can save you thousands of dollars and takes the stress out of buying a home!

### STEP 1: FIND OUT HOW MUCH HOME YOU CAN AFFORD

This may seem obvious to you, but, believe it or not, most people don't know how much home they can afford to buy. Would you go to the grocery store to do your weekly shopping if you had no idea how much money you had to spend? Probably not. You would most likely look at your budget and stay within those basic constraints. The same thing holds true when buying a home, but it is on a much larger scale. Discovering how much home you can afford is called "pre-qualifying". This is a very simple and painless procedure, which can usually be done over the telephone by an experienced mortgage professional called a "Broker".

The broker will review your income, debts, and expenses to arrive at a fairly accurate estimation of how much home you can afford. If you prefer, your information can be put through our Automated Underwriting System to get you pre-qualified in 24 hours. There is no cost for this service, and Paul Widmark, your AmeriMortgage broker, would be glad to do it. *Often, you'll qualify for much more home than you thought you would!*

**I then go over exactly what your wants, needs, and desires are**—custom tailoring a loan especially for you and your needs. We call this our "Value Plan". The Value Plan gives you a loan amount combined with favorable interest rates and comfortable payments making moving on to step two easy.

### STEP 2: PRE-APPROVAL—THE KEY TO SUCCESS!

**"Pre-approval" means** getting approved for your mortgage ahead of time. *Don't confuse this with pre-qualifying.* In pre-approval you will actually apply for a loan and get approved by a lender for specific amount of money and a specific loan-to-value ratio. The loan-to-value ratio is the percentage of the loan amount in relation to the value of the home—the difference is in your down payment. We have been able to get many of our customers their dream homes with as little as \$500 down payment. Now, when you find your dream home, you only need an appraisal, and you can close on your home in only one week! **This is a very valuable buying tool!** It gives you the negotiating power of a cash buyer, which often could save you thousands of dollars off the price of your dream home. Here is how:

You and another buyer both put offers on the same home at the same time, but your offer is for \$1,200 less. The other buyer didn't get pre-approved. This means if the seller accepts their offer, they must take their home off the market for a month or more while the buyers go through this process. If they don't get approved, the sellers have to start all over by putting their home back on the market again.



Most people believe that a bird in the hand is worth two in the bush, and would rather have your guaranteed offer of \$1,200 less with a quick, smooth, cash-like closing. You just saved \$1,200! Imagine how much more negotiating power you would have on a distressed property where the sellers need money **fast**, or on a foreclosed or repossessed property.

***This really works!***

Another advantage is that your realtor will work hard for you, concentrating all his efforts on finding you your dream home, since he knows you are already approved for a loan. The only thing standing between him and a sale is that he needs to find you your dream home. Pretty strong incentive, right?

Also, if you have any credit blemishes, or any other unique situations, we will have time to take care of them before you enter into contract and start making moving plans. It will also give you tremendous peace of mind, and besides, it's something you already need to do before buying a home!

**Paul Widmark, your AmeriMortgage Broker**, is happy to provide you with a pre-approval and give you a certificate worth \$150 off your closing costs. Simply make a phone call today to arrange a convenient appointment to get pre-approved.

### ***STEP 3: GET FREE PROFESSIONAL HELP***

Now that you know how much house you can afford to buy and how much money you'll need to close, it's time for the fun part—finding your dream house! If you are like most people these days, you do not have much time to be driving around looking at several homes, only to find out that most of them are not at all what you are looking for. This is where it pays to use a Professional Real Estate Agent. The seller of the home usually pays the commissions for the Realtors, so it is like you are getting the services of a professional absolutely free! Let them weed out all the homes you are not interested in, so that you only spend your time seeing the homes with true potential. Taking a little time in the beginning to get the right people on "your team" will save you time, effort, money, and grief later on.

Here are some tips for finding and choosing the right Realtor:

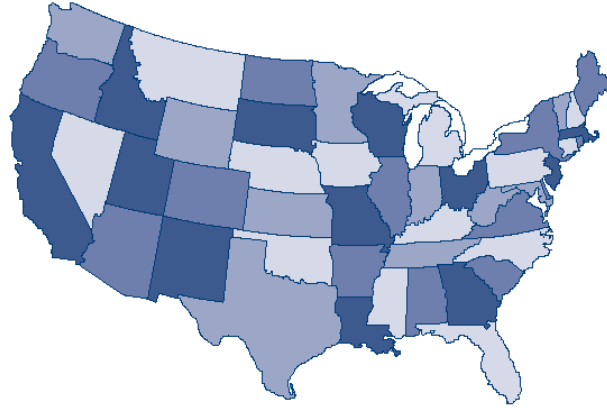
- Ask friends and family for the names of Realtors that have done a great job for them in the past. (Be wary of using a Realtor that is a relative or close friend, unless they are extremely qualified. It could cause a very uncomfortable situation, especially if you are unhappy and need to fire them).
- Ask a qualified mortgage professional for the names of his favorite Realtors. It is very important that your mortgage broker and real estate broker work well together. Any mortgage broker that is active should have a good relationship with many of the more respected Realtors in town, and they will be happy to refer you to them. AmeriMortgage, Inc. has a computerized network Realtor referral system. It will give you the names of the Realtors whom we work with very closely who specialize in the desired area and price range of your dream home.
- Drive the area. If you already have a good idea of where you want to buy, drive around in that area and look for the one or two prominent Realtor signs. Chances are strong that they know a great deal about the strengths and weaknesses of that area, and which ones are offering the best deals.
- Interview the Realtors. This is very important. You are about to enlist this person to represent you in possibly the biggest purchase of your life. You must feel comfortable with their knowledge, experience and integrity. Don't be shy to call and ask them questions, not only about their experience and what they can do, but also about themselves so you can get a real feel for that person. You need to feel comfortable with the person helping you to find your dream home.





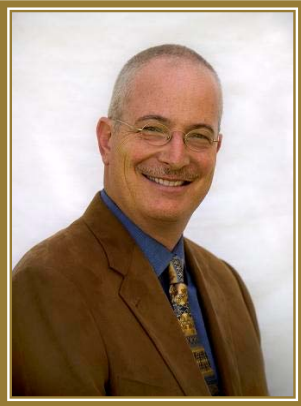


## AmeriMortgage Has America Covered



If you have found this guide helpful you can request this via E-mail and are welcome to pass it on anyone that would find the information helpful... Friend, Family, or Organization. Contact the Realtor® that gave you this guide or Paul Widmark

Paul S. Widmark, Senior Mortgage Broker with AmeriMortgage Inc.



I strive to make the home-buying process simple and easy; making it uncomplicated for just about anyone to get their dream home, regardless of their past credit history. One of the ways is through education, and empowering you to make sure that you get the best deal available! I systematically and methodically take you one step at a time over any hurdles we may encounter. My trained, professional team enables our clients to enjoy the peace of mind that they deserve. If you cannot find the home of your dreams, I can put you in touch with a seasoned professional who specializes in locating homes in your desired location and price range. And most importantly, I'll arrange to loan you the money you need—with payments you can comfortably afford. The reason I am called the “People’s Broker” is because I put you first; –I look forward to serving you!

*Give me a call today!*

