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Extra Information  
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Choosing a mortgage provider: bank or broker?

Getting ready to buy? Before starting your home search, find the best mortgage for your needs. Locating a suitable mortgage first will help you zero in on the type of property you will be qualified to buy.

Going with the first lender you visit can cost you thousands, so it’s important to shop around. Where to start?

Your impulse may be to simply apply for a mortgage with the bank that handles your checking, savings and other investments. This is fine. However, to get the most competitive mortgage terms, you will likely need to broaden your search.

Mortgage loan brokers often operate independently of big banks. The benefits of choosing a mortgage loan broker can be substantial, as:

* their sole focus is on originating and processing mortgages;
* they often perform mortgage tasks in-house, which can mean a smoother closing; and
* their access to nontraditional mortgage products allows them more room to get you the best terms.

Apply with at least three lenders and close with the one that offers the most advantageous terms. Contact me and I’ll help you get started with a free worksheet to help compare mortgage providers!