

# *WestMichiganMortgageHelp.com*

## **FREE APPRAISAL**

Written By: Harry Gribnitz

*If you look at the home purchasing process from the seller's viewpoint, the seller would like to have a buyer come forward with cash in their pocket to make an offer on their house. If you were selling a used car would you not prefer a buyer with cash compared to a potential buyer that might be able to borrow money from his brother to buy your car? The same applies to the purchase of a house. A pre-approved buyer is as close to a "cash" buyer as possible while still using a mortgage for the purchase. A pre-approved buyer's offer is viewed much more seriously by the seller. Often that translates into your offer being accepted over a competing offer. It might even allow you to negotiate a lower price or better terms than the buyer that might be able to get a mortgage.*

*Some other lenders also have a FREE PRE-APPROVAL process. Some lenders think charging you several hundred dollars for a pre-approval is a good business practice. Not only would we never charge you for your pre-approval, for a limited time we are also offering FREE APPRAISALS to our referred clients (a value of up to \$300.00)!*

### *THE SIMPLE DETAILS:*

*The program applies to purchases where the purchase agreement is dated on or after January 1, 2005*

*For refinances, the application must be dated on or after January 1, 2005.*

*The purchase or refinance must close through one of the WestMichiganMortgageHelp.com Home Loan Specialists for Life! at Priority Mortgage no later than September 30, 2005.*

### *The fine print:*

*At the time the appraisal is ordered, the borrower will write a check to Priority Mortgage for the estimated cost of the appraisal. Priority Mortgage will order the appraisal through one of our approved appraisers. At the closing, the voided check will be returned to the borrower with a copy of the appraisal. We will pay up to \$300 toward the cost of the appraisal on a purchase and up to \$150 on a refinance.*

*NOTE: NOTE: We are extending the closing date to September 30, 2005!!!!!!!*