



Steve Emory

President and Sr. Loan Officer

NMLS# 45523

Chair Ethics OAMP, '99-'03

o. 503-747-7998

c. 503-730-7364

steve.emory@pacificsunsetmortgage.com



Why a Pre-Approval is Important !

Sellers “KNOW” you are Serious

- ◇ *They realize you took the time to apply, turn in paperwork and more*
- ◇ *Improves your negotiating power, especially with competing offers*
- ◇ *Sellers like offers with strong Pre-Approval letters - All are not equal*

Local Agents “KNOW” & Trust Us

- ◇ *Agents have known Steve as a reliable local lender for decades*
- ◇ *Agents are wary of internet lenders or big banks being able to close*
- ◇ *Local office you can walk in to with support of large national lenders*

Really “KNOW” what you can get

- ◇ *Peace of mind - Know there are no surprises on your credit report or elsewhere*
- ◇ *Learn and implement strategies learned at Pre-Approval to save \$\$*
- ◇ *Industry changed dramatically the last 5-10 yrs - Learn best practices today*

Local Lender - Communication - Knowledge - Trust



Pacific Sunset Mortgage, LLC NMLS# 1806349 ML-5769

15455 NW Greenbrier Pkwy, Suite 100, Beaverton, OR 97006

(Hwy 26 and Cornell)

www.pacificsunsetmortgage.com

Certain Restrictions apply. Not all applicants will qualify. This is not a commitment to lend.

