

Today's buyers have more loan options than ever before. While that's certainly good news, discovering the price range of the home you'd like to purchase and finding the right mortgage takes a little preparation. Fortunately, we've provided helpful tools, information you can use right away at fhallen.com. We also have close relationships with experts so you can get valuable professional advice.

Get reliable information from professionals.

We can refer you to top professionals who can help you learn more about the wide variety of mortgages and financing options available in today's market. If you'd like to speak directly with a mortgage professional, Terra Mortgage Banking loan consultants are located on site in our offices to help answer your questions directly. Many of our customers choose to work with Terra Mortgage time and again because of their status as a direct lender: a pre-approval letter from Terra is a genuine commitment to lend.

As a buyer, there are advantages to getting pre-approved.

- Your offer is simply stronger. The seller will be more confident when you're pre-approved. With no probability of your offer "falling out" because of financing, a seller is far more likely to choose your offer over others.
- Your loan closes faster — giving you more confidence and peace of mind throughout a transaction.

