

WHY YOU SHOULD SPEAK TO A MORTGAGE LENDER BEFORE HOUSE HUNTING

THE HOUSING MARKET IS HEATING UP. THE AVERAGE HOME SITS ON THE MARKET FOR JUST A MONTH BEFORE GETTING AN OFFER. WHEN TIME IS PRECIOUS, INFORMATION IS ESSENTIAL, SO BUYERS NEED TO BE EDUCATED IN CASE THEY NEED TO DECIDE QUICKLY. TODAY'S BUYERS NEED TO KNOW HOW MUCH HOME THEY CAN AFFORD BEFORE THEY START LOOKING. SO BEFORE YOU SEEK YOUR DREAM HOME, SPEAK WITH A MORTGAGE LENDER TO BECOME A KNOWLEDGEABLE, DATA-DRIVEN BUYER. MORTGAGE LENDERS SUCH AS ALLY HOME, THE DIRECT-TO-CONSUMER MORTGAGE ARM OF ALLY BANK, OFFER MORE THAN JUST A RATE OR A PAYMENT. THEY CAN ADVISE CLIENTS ABOUT MORTGAGE-RELATED QUESTIONS THEY MAY HAVE BEFORE HEADING TO THAT OPEN HOUSE, WITHOUT FEES OR STRINGS ATTACHED. MORTGAGE LENDERS CAN ALSO EXPLAIN THE ROLE CREDIT SCORES PLAY IN SECURING THE BEST INTEREST RATE AND HOW TO STRATEGICALLY USE POINTS. PLUS, THEIR KNOWLEDGE IN PROPERTY TAXES AND TYPES OF LOANS HELPS BUYERS UNDERSTAND A HOME'S TOTAL AFFORDABILITY. FOR MORE INFORMATION, GO TO ALLY--DOT--COM OR CALL (8-5-5)-2-5-6--2-5-5-9. YOU CAN ALSO DOWNLOAD THE FREE ALLY HOME MORTGAGE PLAYBOOK AT ALLY--DOT--COM--BACKSLASH--PLAYBOOK.

MORTGAGE PRODUCTS ARE OFFERED BY ALLY BANK, MEMBER F-D-I-C, EQUAL HOUSING LENDER.