

Guaranteed Pre-Approval Program

At MMG Mortgages, we pride ourselves on being about to find a mortgage solution for every situation. Our pre approval process has always been more intensive than a quick trip to the bank. We review our client's credit and check their beacon scores, review actual income documents and complete an extensive interview with our clients before sending them out house shopping. We want our clients and their agents to feel confident in the process and we certainly don't like surprises!

Our guaranteed pre approval allows our clients to go into multiple offer situations and negotiate with confidence and ease.

We are so confident in the process, we will pay \$500 to anyone that has been vetted by our guaranteed pre approval process if financing cannot be secured as promised.

** Deals that fall apart due to appraisal or property inspection are not eligible for the guaranteed pre-approval rebate.*

Each GUARANTEED PRE-APPROVAL will be issued in two parts:

- Real Estate Agent letter: Outlines the general details of their maximum purchase price and could even specify the specific property. This letter can be presented with the conditional offer.
- Client Letter: This is a more detailed letter outlining the terms under which the guaranteed pre approval has been granted.

This is MMG committing to the approval provided the applicants details do not change.

