

# APRIL NEWSLETTER



## Welcome Spring:

I am sure I am speaking for everyone out there when I say it is great to see the sun shine and the weather warming up. I never thought the cold weather would effect Real Estate as much as it did. Sellers did not want to list and Buyers did not want to fight their way through all the snow and cold weather . Everything changed approximately two weeks ago and the buyers wanted to see houses. There is still not enough houses out there for all the Buyers, but it is a lot better than it was the last 3 or 4 months!

WELCOME SPRING!!

## Mortgage Pre-Approval or Pre-Qualified?

### Do You Know The Difference?

You must have a "Pre-Approval" letter and not a "Pre-Qualified" letter to guarantee that you got a mortgage in the future. Getting Pre-Qualified does not guarantee you will be able to get a mortgage, the lender is only providing you with an estimate of how much you are eligible to borrow. This is based on financial information you freely give them, not on any documented proof that the information is accurate. Underwriting has NOT been contacted to be Pre-Qualified.

#### Pre-Approval:

This is a commitment to loan you the money. They have documented, verified and validated your employment status, income, credit history, assets, debt obligators, and all related financial information that is needed to accurately determine your ability to repay a mortgage loan.



It does not take long to get a pre-approval. Call your mortgage broker or call us and we will provide the name of a good mortgage broker who can normally provide you a pre-approval letter in 24 hours, assuming you have the information readily available that they request.

You will need to give them authorization to run your credit report, provide job information or tax returns and proof of available funds to close. He/She will review the house you want to buy, check on the contract and taxes, then determine how much funds you will need to close. He/She will also go over what type of loan will be best for you. You will have your loan pre-approval in 24 hours.

**HAPPY EARLY EASTER!**



Until next month,

Larry, Marianne, India, & Clarissa

*The Williams Team*  
REAL LIVING • KEE REALTY





## **23552 US-23, Bearinger Twp. 49759**

PURCHASE LEASE: SELLER HELPS YOU BUY HOUSE NOT RENT. \$6000 NON REFUNDABLE DEPOSIT. NO SEC DEPOSIT. PURCHASE PRICE \$235,900. SEE MAIN REQUIREMENT IS A GOOD JOB/INCOME. BANKRUPTCY/FORECLOSURE ACCEPTABLE IN MOST CASES. SPECTACULAR LOG HOME W/ CATHEDRAL CEILING IN GR & STONE FP. CUSTOM KIT W/ CEDAR, WOOD FLRS, 2 BRDS SLEEPS 6, 1.5 BATH W/ 700 DEEDED ACRES FOR ATVS, HUNTING, BOATING, BEACH, FISHING & WALKING TRAILS. 2 CAR ATT GAR & STORAGE.

**Sq. Ft. 1,500**

**Bedrooms: 2**

**Baths: 1.5**

**2.16 Acres**

**\$235,900**

**MLS #213103641**



## **63139 Turnberry Way, Washington Twp 48095-2830**

THIS IS A 10 PER 7 REALTOR VISITS! BRICK SPLIT-LVL W/5 BDRMS. FORMER MODEL SHOWS IN EXTRAS-CENTRAL VAC, CROWN MOLDING, WAINSCOTING ETC. 4 SEASON SUN RM, GR W/VAULTED CEILING, MSTR BR INCLUDE WIC, DESIGNER BATH. LARGE DIN RM, LIB. DREAM KIT, SS APP, GRANITE W/ LAFATA CABS+BRKFST RM & HEARTH AREA. WOOD FLRS. FRESH PAINT-DESIGNER COLORS. HUGE FIN. DAYLIGHT BSMT W/FAM RM, REC RM, BATH, BR, WORKSHOP. PROF LANDSCAPING. AGENT OWNED. ALL OFFERS CONSIDERED.

**Sq. Ft. 3,530**

**Bedrooms: 5**

**Baths: 3.1**

**.46 Acres**

**\$499,900**

**MLS# 213087800**