



ACCESS NATIONAL MORTGAGE
A Division of Access National Bank

ACCESS THE POSSIBILITIES
TRUE PRE-APPROVAL
PROGRAM



OFFERING THE STRONGEST "TRUE PRE-APPROVAL" AVAILABLE

WE ALSO OFFER:

- 21 day closing program
- 24-48 hour in-house underwriting on submissions
- State-of-the-art loan origination and loan pricing engines
- Highly competitive pricing and programs available
- FHA Gold Eagle Lender
- Nationwide loan processing
- 1st Time Buyer Grant Programs
- VA Buyer Grant Programs

Shopping for a home before getting pre-approved for a mortgage is the equivalent of walking into a grocery store without a wallet. Yet, the vast majority of homebuyers don't get a loan pre-approval for the house hunt, and sellers take risks accepting offers from buyers who are not pre-approved.

- **True Pre-Approvals Typically Within 7-10 days**
- **Traditional "Pre-Qualification's" Provided Same Day**

What is a True Pre-Approval? A true pre-approval is different from a pre-qualification. With a pre-qualification, the lender relies on information provided by the buyer to **estimate** how much the borrower could qualify for. With a true pre-approval, the lender **verifies** the borrower's information and documentation to determine exactly how much it would be willing to lend to that borrower. **The borrower's information is processed and fully underwritten with the exception of property information. This provides significant stress & time savings, and provides the strongest possible buyer, other than a "cash buyer."** Access National Mortgage, a division of Access National Bank, is a federally chartered institution with the ability to lend in all 50 states. We are an approved seller/servicer with Fannie Mae, Freddie Mac, FHA Direct Endorsement, VA automatic and USDA authorized. At Access National, we pride ourselves in delivering the American Dream of home-ownership one loan at a time. We believe that bigger is not better when it comes to customer service. Instead, we live by our slogan... **Big Enough to Compete, Small Enough to Care.**



ACCESS NATIONAL BANK
The Difference is Access.

At Access National Bank, we help our clients create and preserve wealth by combining on-target credit services with efficient cash management. At \$2.8 billion in assets, Access National has the scale to provide the sophistication of services offered by the mega banks, with the personal attention only a local community bank can offer. Our team of specialists cater to the unique needs of several industries, including Realtors, serving not only as skilled bankers, but also as trusted advisors, whether a client is facing a critical challenge or is seizing an exciting growth opportunity. We are committed to our Core Values:

- Innovation
- Integrity
- Efficiency
- Tailored Service
- Opportunity

CONTACT OUR MORTGAGE LENDING SPECIALIST TODAY!

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