

# BUYING, WITH CONFIDENCE



## ■ BUY YOUR HOME WITH KELLY RIGHT REAL ESTATE

**Why?** In addition to our exceptionally talented real estate agents we can show you how to buy a home and be smarter about your purchase.

By partnering with K Loans, NMLS #1028232, Kelly Right agents can show you how the power of lending can really help improve your purchase position. It is critical to understand how lending works to insure you have a positive purchase experience. How do we do it? Here's how...

1. **Your Kelly Right Real Estate agent works closely with K Loans** mortgage professionals to provide the teamwork needed for a smooth transaction.
2. **K Loans can pre-qualify you** to purchase in 10 minutes or less (over the phone or online).
3. **K Loans charges a flat fee** for its loans regardless of loan amount.
4. **K Loans will credit you up to \$500** to pay for your appraisal.
5. **K Loan's loan officers are on salary to insure you are never upsold** a product or interest rate you did not agree to.
6. **K Loans provides you a copy of your credit report.**
7. **K Loans insists you compare loans.**

It is important that you compare loans, fees and APR. By doing so you will have more purchase power and/or lower payments. Additionally, there is a way for your lender to cover most of your closing costs so you do not have to ask the seller to pay for them. This makes for a stronger offer. Lower interest rates (APR) translates to lower payments and more buying options.

Let us show you how the lending process works and how we can make it work for you as a home buyer. See why Kelly Right Real Estate is the most progressive real estate company in America. Call us today or contact a Kelly Right Real Estate professional for a private consultation.