

## Rule nine. Lending is the caveat to closing. What you don't know about home financing can be costly.

1 in 3 buyer home loans don't get approved, usually because buyers are not aware of current standards and get rejected in the mortgage approval process.<sup>\*</sup> Lenders have tightened their standards, and although restrictions have loosened, they're still scrutinizing a borrower's ability to repay. A real estate agent must be able to understand and navigate through the complexities of financing. First Team<sup>®</sup> agents will work with expert lenders to prevent your time from being wasted on a non-performing buyer, and to make sure significant deposits are not lost due to performance delays or forfeiture.

Experience a smooth transaction when you use a real estate professional who knows The NEW Rules of Real Estate<sup>®</sup>.



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