

# Why you need a real loan approval.



NICHOLAS BALLARD  
SR. MORTGAGE ADVISOR  
MLO #263995

700 Irwin Street, Suite 300  
San Rafael, CA 94901

Tel: 415-453-6200

Nicholas@ballardloans



Getting solid mortgage approval is one of the most important steps you can take when buying a home. But not all mortgage pre-approvals are of equal standing and many lenders do little more than pull a credit report when providing their letter of commitment. This may save them time and money, but it does nothing to help you secure a winning bid, or to safeguard your deposit money.

In today's lending environment, you need a committed lending partner. My team and I will provide you with the service you deserve. When working with us, your application will be fully processed and underwritten so that you can shop for your new property with peace of mind. With a bona fide loan approval, you will:

- Benefit from **Pinnacle's Offer Advantage guarantee** to close your loan within a quick escrow period or Pinnacle will pay the seller \$100/day for any delay! **This is a great tool to help your Marin Modern agent secure a winning bid.**
- Have the widest range of loan options to choose from.
- Know in advance what your real purchase power is and what your monthly payments will be.
- Give your Marin Modern agent more leverage to negotiate seller concessions on your behalf.

**Pinnacle Capital Mortgage** is a local lender with a clear understanding of the Bay Area's dynamic housing marketplace. Our veteran staff is intimately familiar with local conditions and able to sort out complex issues and provide superior service. Pinnacle was formed in 2008, in the wake of the financial crisis, and enjoys a clean balance sheet that is free of the legacy and buy-back issues still haunting many of the nation's largest banks. Pinnacle is a direct lender with one of the industry's highest scoring performance portfolios and offers clients a wide range of loan choices.

My team and I welcome the opportunity to assist you. We are committed to providing you with expert guidance and professional service as you move forward with the purchase of your new property.

***Call today and let's get started on your loan approval.***

**PINNACLE CAPITAL**  
mortgage corporation 



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