

# Second Opinion

It Pays to Take a Second Look!



## 3 EASY STEPS TO MAKE SURE YOU HAVE THE BEST MORTGAGE TO MEET YOUR FINANCIAL NEEDS

1. Present a copy of your Loan Estimate or pre-approval letter from a non-affiliated lender
2. Obtain a pre-approval letter from us, allowing you to compare offers
3. Get a **\$100 Target GiftCard™**



This promotion is valid through March 2019. Please present your current (within 10 business days) Loan Estimate or pre-approval letter at the time of your request for your pre-approval. If you have a current lock-in agreement, this is not an inducement to transfer your loan. Minnesota Residents: If you have entered into a rate lock agreement with another lender or broker for the purchase of a home or refinance of your mortgage, you are not eligible for this promotion under MN law. This promotion may not be combined with any other offers, discounts or promotions.

A pre-approval is based on our preliminary review of credit information only and is not a commitment to lend. When applicable, we will be able to offer a loan commitment upon verification of all application information, satisfying all underwriting requirements and conditions, and providing an acceptable property, appraisal, and title report. Pre-approvals are subject to change or cancellation if a requested loan no longer meets applicable regulatory requirements, there are changes in your credit report and/or credit score or your current financial status or application information changes or cannot be verified. Pre-approvals are not available on all products. See a mortgage loan officer for details.

Target GiftCards let you shop for thousands of items at more than 1,700 Target stores in the U.S. and online at Target.com. They can also be used to buy groceries, the newest and coolest electronics product, or a stylish outfit from one of our design partners and more. Enjoy!