**[xxx] Top 3 Wallet Destroying Mistakes 1 of 3 (Email #5)**

Welcome back {name},

Before anything else, I wanted to share a cool story…

I was out with my mortgage buddy James and his sister Julie a few weeks ago.

And as usual, the conversation topic ended up being mortgage stories.

If I had to give you one highlight from the whole discussion, it would be this:

**“The Top 3 Wallet-Destroying Mortgage-Mistakes”**

Funny thing is… they can be avoided with little or no effort.

Since you have been following me along these last couple of days you are well on your way to avoiding them.

So, here’s mistake number one.

**1. Not Getting Pre-approved.**

This can cost you $1,000 from the get go.

Consider giving up your Starbucks up for a whole year… yeah, that can be harsh :)

Why does it happen?

Well, imagine that you find your dream home…

The price is great and so is the location… wow… you’re in love.

Strangely, you notice that there is another family arriving just before you leave.

Ugh… the pressure is on, did the realtor do it on purpose? (Yes…Yes she did. It’s a very old sales technique called *scarcity* and it works.)

So you decide to just jump right in and make an offer.

And here is what happens if you are **not** *pre-approved.* Your lender might calculate your income differently than you did when you prequalified. Which means the when it comes to closing the deal you might not be on the same page.

Bad news for you, as this could put the **binder** or **earnest money deposit** in jeopardy. Which then could lead to you having to pay for the Home Inspection, Appraisal and Pest Inspection (as they often have to be paid prior to closing).

Depending on the area you intend to live in it might be even more than $1,000, so watch out… get in touch with one of our Mortgage Pros here ***{INSERT SCHEDULING TOOL HERE}.*** to get pre-approved and save money right away.

Speaking of dream homes… have you checked out our free home finder tool? If you haven’t here it is: ***{INSERT HOME FINDER TOOL HERE}.***

And as usual— if you need any help finding that special listing, get in touch with our home finder ninjas here (just tell us what you're looking for and we'll scour our exclusive database to help you find your dream home!) ***{INSERT HOME FINDER TOOL HERE}.***

I’m going to leave you with that.

I know I have left a few unanswered questions but I promise to tell you more in tomorrow’s email. If you really can’t wait you can get in touch here: ***{INSERT SCHEDULING TOOL HERE}.***

Sincerely,

**{EMAIL SIGNATURE GOES HERE}**