

The First Step in Home Ownership

Ideal Mortgage Bankers, Ltd. is proud to play an integral role in assisting you to achieve your dream of home ownership. We take pride in our customer service and strive to continually place you-our most important asset-first.

As a potential homebuyer, your path to home ownership should always begin with a free pre-qualification. Call us and one of our mortgage professionals will schedule an appointment to meet with you one-on-one, at your convenience, to better gauge your current financial circumstances and help you plan your finances for the future-before your home search begins.

Here Are Some Benefits Of

Pre-Qualification:

- You will know exactly how much home you can afford prior to searching.
- Saves you time and aggravation looking at homes too far above or below your price range.
- Realtors and sellers will be more attentive to you because they are assured that you can afford the home.
- Also, as a pre-qualified buyer, you will have much greater negotiating power with the seller.

Various Locations:

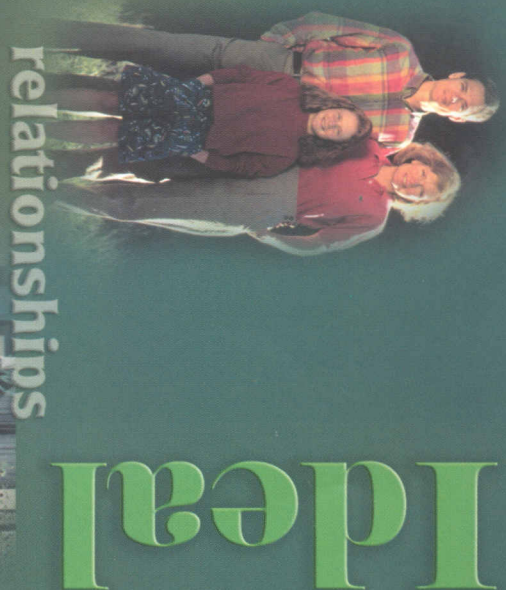
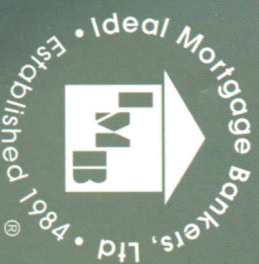
We have offices throughout the New York area for your convenience:

One Old Country Road
Suite 300
Carle Place, NY 11514
Phone: (516) 663-0500
(800) 385-5656
Fax: (516) 663-0550

303 South Broadway
Suite 475
Tarrytown, NY 10591
Phone: (914) 407-6400
Fax: (914) 407-6450

303 Crooked Hill Road
Brentwood, NY 11717
Phone: (631) 647-3850
Fax: (631) 647-3861

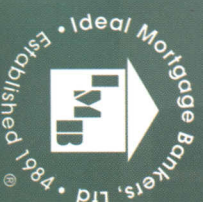
www.IdealMortgageBankers.com



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Ideal Mortgage Bankers, Ltd.

Is Your Lender Less than Ideal?

Mission Statement:

At Ideal Mortgage Bankers, Ltd. we care about your future. We strive to educate our dedicated team of Loan Officers about the different loans and processes available to close on your dream home. We have systems in place giving our staff the tools to process applications with efficiency and in less time than the competition. Our goal is to keep our consumers as informed as we are, so they are able to make the best decision based on their current and future financial circumstances. As a direct lender, Ideal Mortgage Bankers, Ltd. is committed to providing top-notch service to even those with less-than-perfect credit. We know our future depends on the service we provide today, everyday, along with the feedback and referrals we earn from you.

This is why any other lender is less than Ideal.

A home mortgage is likely the largest financial commitment of your life. Unfortunately, too many homebuyers do not take the necessary time and consideration they should in choosing the correct financing for their individual situation—that's where Ideal Mortgage Bankers, Ltd. can help. Here are some common mistakes people make in financing their homes:

- **Not Finding The Right Lender:**

Only mortgage bankers are empowered to actually approve your application, lock in your rate, and close your loan, while incorporating an expansive product line, entrepreneurial nature, and industry-specific expertise.

- **Not Looking Deeper Into Rate Quotes:**

A loan quote includes more than interest rates. Other fees and costs include: points, origination fees, underwriting fees, application fees, doc prep fees, etc.

- **Not Investigating Enough Mortgage Programs:**

Today, the home-buying process is faster, and easier, which makes choosing the right program for your personal situation even more crucial. We try to balance your short and long term objective with the best possible product.

- **Not Knowing How Much Money You Need:**

Besides the standard closing costs, which is disclosed in the Good-Faith Estimate and Truth-In-Lending Disclosures, there are attorney fees, costs for a moving company, adjustments with the seller, repairs to your new home, and furniture.

- **Not Getting Pre-Approved For A Mortgage:**

Going through a true pre-approval process, where Ideal reviews and analyzes your credit, income and assets will give you the ability to save thousands of dollars in a home purchase.

For more information about the mortgage industry and its processes and procedures, visit our web site at: www.IdealMortgageBankers.com

