



Common Objections to Applying for Financing

1. I have already been pre-qualified by another lender.

That's great news! I'm glad you've taken that important step and understand the importance financing provides in your new home buying process. Our affiliate mortgage company, TRI Pointe Connect, has a team of Loan Consultants that are dedicated to only providing financing for our homebuyers.

2. I don't want to have my credit pulled again.

Most lenders will recommend that you not make any significant purchases, or open new lines of credit during the mortgage process. Having said that, credit bureaus understand that customer often have their credit pulled a few times by different lenders as they're getting qualified to purchase a home. Myfico.com indicates that having your credit pulled by a few mortgage lenders within a 30 day period has a similar effect as having it pulled by the first mortgage company.

3. My friend/family member is a lender and has qualified me already.

Applying with our affiliate mortgage company will provide you with additional financing options that could possibly save you some money. I'm sure your friend/family member would like for you to save money. You can always have them review your paperwork to help you make the best financial decision.

4. I'd prefer to not go through the approval process again.

I realize getting a mortgage may seem challenging. Gathering documents and answering many questions isn't the best part of purchasing your new home. Our affiliate lender, TRI Pointe Connect, may be able to help you realize substantial savings. Since you recently made application, all your documents are probably easily accessible. Do you not think it would be smart to let TRI Pointe Connect see what they can offer you?

5. Why must I use TRI Pointe Connect to receive the incentive/promotion?

It's common for homebuilders to require the use of an affiliated or preferred lender to receive incentives or promotions. Homebuilders want to feel confident in the customer's ability to obtain financing. An underwritten loan approval from TRI Pointe Connect provides us with the assurance that the loan will be ready when your home is complete. Our TRI Pointe Connect team only provides financing for customers purchasing our homes, so they understand our process and will work to find solutions for your specific needs.