

# How to Buy a Home in the United States

## Unit 3: Lesson 1: What you should know about mortgage loans

### Grammar review

**Using adverb clauses to show time relationships – time clauses with *before, after, as soon as, or since***

**When the present tense is used in the adverb clause with *before, after, or as soon as*, the future tense is used in the main clause.**

**Examples:** Mohammad will speak to the real estate agent **before** he sees the mortgage lender.

He will get a mortgage loan **after** he qualifies.

**The present perfect tense is used in the main clause when *since* is used in the adverb clause.**

**Example:** The Nguyens have made monthly payments **since** they bought their house.

Write sentences using *before, after, as soon as, or since* to describe shopping for and applying for a mortgage loan.

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