MORTGAGE PRE-APPROVAL GUIDE

Your first step toward *home.*

Get pre-approved. Gain clarity. Move forward with confidence.



Understand your options

Know your buying power

Move forward with confidence

YOU'RE CLOSER THAN YOU THINK. *Let's open doors to your future.*

Pre-approval is like getting the green light from a lender. It gives you a clear sense of how much you can borrow for your home loan, helps you define your **target price range**, and should be one of your very first steps in the homebuying process.

KNOW YOUR BUDGET
Determines your maximum loan amount and realistic price range.

CREDIT & INCOME CHECK
Lenders review your finances to confirm what you qualify for.

READY TO MOVE FAST
Act quickly and confidently when the right home appears.

✓ Why Pre-Approval Strengthens Your Offer

✓ **SHOWS SELLERS YOU'RE SERIOUS** A pre-approval letter signals you've completed a credit and financial review — making you a far more credible buyer than someone without one.

✓ **MAKES YOUR OFFER MORE ATTRACTIVE** Sellers favor offers backed by pre-approval because it indicates the deal is more likely to close successfully and on time.

✓ **HELPS YOU STAY WITHIN BUDGET** Knowing your maximum loan amount keeps your search focused on homes you can comfortably afford — saving time and preventing disappointment.

PRO TIP · GET PRE-APPROVED EARLY

Don't wait until you've found a home to start the pre-approval process. Lenders may need time to gather documents and review your application. Getting pre-approved early puts you in the best position to move quickly — and confidently — when you find the right home.

Have Questions?
I'm here to help.

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