



The First Step: ***Getting Pre-Approved for a Mortgage***

If you're looking to buy a home, getting pre-approved is a key piece of the puzzle. It can help you make a strong offer that stands out from the crowd.



Mortgage pre-approval means a lender reviews your finances to determine how much you may qualify to borrow.

Factors That Can Affect Pre-Approval



Assets



Credit
History



Debt



Employment



Income

How It Benefits You



Gain confidence in your ability to qualify for a mortgage.



Understand how much you may be able to borrow so you can set a realistic budget.



Show sellers you're serious and prepared to move forward.

Pre-approval is not a guarantee of final loan approval.



Talk to a trusted lender to get pre-approved and begin your homebuying journey.