



ARE YOU READY TO BUY?

getting preapproved

01

Ready to Buy a Home?

The first step in the homebuying process is to get yourself pre-approved with a lender. This will ensure you are ready to make an offer on a home when you find the right one!

02

What is a Pre-Approval?

A Pre-Approval is a statement from a lender showing that they have reviewed your credit score and financials and are pre-approving you to buy a home up to a certain dollar point.

03

Why Do I Need a Pre-Approval?

A Pre-Approval lets you know how much you can afford when it comes to buying a home, meaning you will not be shopping above your price range. It also gives the seller confidence that you are well qualified.

Your Road Map to Pre-Approval

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01

Prepare your Credit

Your Credit Score will be a huge factor in what you can afford when it comes to your new home. Make sure you have your credit score cleaned up as much as possible. Check with a credit counselor if you need help.

02

Find A Lender

Finding an amazing Lender is key to a successful purchase. Local lenders and in-house underwriting make it easier and faster if issues arise during the process.

03

Get Your Documents Together

Ensure you have all your documents together and ready for review when you sit down with your Lender. This will make the process much faster.

04

Get Pre-Approved

Now let's go get you PRE-APPROVED!

Document Checklist



Before you sit down with a Lender, make sure you have these documents ready to go!

- Social Security Number for all borrowers who will be listed on the loan
- Proof of Employment
- Proof of Income, usually your two most recent pay stubs
- Your W-2 Statements and Tax Returns for the last two years
- Self-Employment Documents
- Bank Account Statements
- Place of Residence, typically for the last five years
- Gift Letters, if someone is gifting you funds for the down payment
- Your Credit History and Score, to be pulled by the Lender

These are the most common documents requested, but your lender may request more for clarification during the process.,