

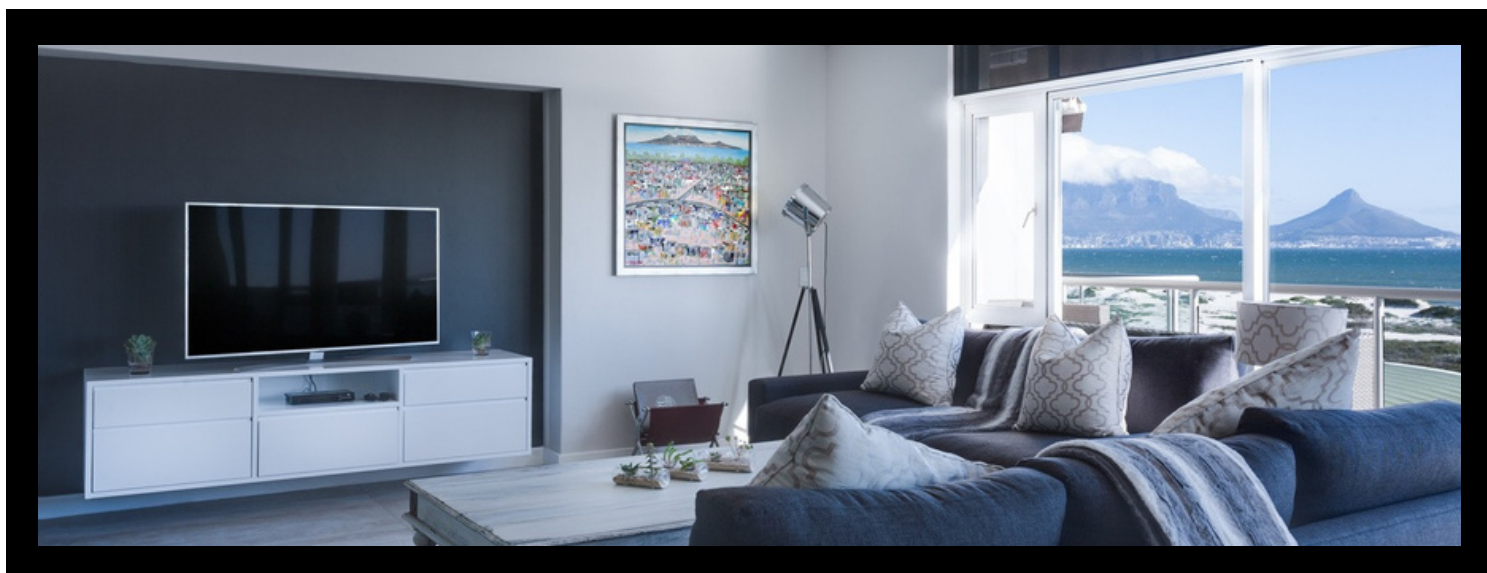
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GETTING

STEP ONE

Pre-approved

Consider connecting with a loan officer to get pre-approved. Like a road map that gives you directions to make a journey; a loan officer will tell you the steps to get to your goal. One of the biggest mistakes first time home buyers make is starting their home search without connecting with a lender first. Here's why, you might find the perfect home and then face major disappointment when you find out you do not qualify to buy it. This can be a huge let down and a major waste of your time. Connecting with an experienced lender will not only help you discover what you qualify for but they will also make sure you do not have any red flags that would stop you from getting a home before you invest your nights and weekends house hunting.



WHAT THINGS WILL YOUR LENDER LIKELY ASK FOR?

There are many things your lender will review to help you get pre-approved for your next home. Here's a couple things they may ask for:



BANK STATEMENTS
TAX RETURNS
PAY STUBS
CREDIT REPORT
MONTHLY DEBTS