

A person in a white shirt and tie is shown from the chest down. A hand is pointing towards the text. The background is a dark blue gradient.

FIRST TIME HOME BUYERS

Home Buying Step Three

GETTING PRE-APPROVED

Turning Your Plan Into a Clear
Buying Strategy

WEST CAL FINANCIAL

REAL ESTATE · MORTGAGES · PROPERTY MANAGEMENT

Welcome! If you have questions while going through this, feel free to reach out anytime.

Angel Morales - Realtor [®] Broker Associate

Call/Text: 415-497-0768

Email: buyer@westcalfinancial.com

This helps us respond quickly and make sure nothing gets missed

You can also email me directly at Angel@WestCalFinancial.com if you prefer.

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This Is Where Things Start to Come Together

By now, you've:

- ✓ Clarified your goals
- ✓ Started thinking about your monthly payment

Now it's time for the next step: Getting pre-approved

This is where we turn your ideas into real numbers—and a clear path forward.

What Is Pre-Approval?

What Does “Pre-Approved” Actually Mean?

A pre-approval is when a lender reviews your financial picture to determine:

- How much you may qualify for
- What loan options may be available
- What your estimated monthly payment could look like

It's not a commitment—it's clarity.

This process may include a credit check, depending on the lender and loan program.

Why This Step Matters

Why Getting Pre-Approved Matters

Without a pre-approval:

- You're guessing at your budget
- You may look at homes outside your range
- Sellers may not take your offer as seriously

With a pre-approval:

- You know your numbers
- You shop with confidence
- You're ready to act when the right home comes up

In today's market, this step is essential.

What We Review

What We'll Review Together

To get you pre-approved, we'll take a look at:

- Income
- Credit
- Assets (savings, down payment)
- Debts (car loans, credit cards, etc.)

You don't need to have everything perfect. Our goal is to understand your situation and guide you forward.

Remove Fear

“What If I’m Not Ready Yet?”

Many buyers hesitate at this step because they’re worried about:

- Their credit score
- Not having enough saved
- Not knowing where they stand

Here’s the truth:

That’s exactly why this step exists. Even if you’re not ready today, we can:

- Show you what’s possible
- Identify what needs improvement
- Create a plan to get you there

What You'll Need

What You'll Typically Need

To get started, you may be asked for:

- Recent pay stubs
- W-2s or tax returns
- Bank statements
- Photo ID

We'll guide you through exactly what's needed—step by step.

What Happens After You're Pre-Approved?

Once you're pre-approved:

- You'll know your comfortable price range
- We can start touring homes with confidence
- When you find the right home, you're ready to make a strong offer

This is where things start moving quickly.

Want to See What You Could Qualify For?

Every buyer's situation is different.

If you're curious about:

- What you may qualify for
- What your numbers look like
- What your next step should be

We'd be happy to walk you through it. No pressure. Just clarity.

We'll connect you with our mortgage expert, Brandon McGrath, who can answer all your questions and walk you through all your options.

Your Next Step - Simple & Easy

If you're thinking about buying a home, the best next step is a quick conversation.

Call or Text: 415-497-0768

Email: buyer@westcalfinancial.com

Or simply reach out and say:
"Can you help me get pre-approved?"

We'll help you:

- Understand your options
- Get clear on your numbers
- Build a plan that fits your goals

Our goal is to make this process simple, clear, and stress-free for you.

Thank you!
We hope to hear from you soon!

Next: Step 4 -
Planning for Closing Costs & Cash Needed

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Exclusive Home Buyer Program

Before you go, here's something most buyers don't know: working with the right team can actually help you strategically reduce your out-of-pocket costs.

At West Cal Financial, we offer an exclusive home buyer credit designed to help offset closing costs.

WEST CAL FINANCIAL HOME BUYER CREDIT

PURCHASE PRICE : \$800,000
DOWN PAYMENT : \$160,000 (20%)

LOAN AMOUNT
X LOAN COMMISSION (1.25%)
BUYER CREDIT

$\$640,000 \times 1.25\% = \$8,000$ CREDIT

Want to see what this could look like for you based on your numbers?

Let's run the numbers together.
Call or Text: 415-497-0768

www.WestCalFinancial.com/exclusive-home-buyer-2

Example:

- Purchase Price: \$800,000
- Loan Amount: \$640,000
- Buyer Credit: \$8,000

What This Means for You

- Lower out-of-pocket costs at closing
- More flexibility with your cash
- A smarter way to structure your purchase

Important to Know:

Every scenario is different, and your credit amount will depend on:

- Loan structure
- Purchase price
- Financing details

About Your Team

Buying a home is more than just a transaction—it's a major financial decision.

Having the right team by your side can make all the difference.

At West Cal Financial, we combine real estate and mortgage expertise under one roof to simplify the process and give you a clear advantage.

Why Work With Us?

- One team for both real estate and financing
- Clear guidance from start to finish
- Strategic planning—not just transactions
- Personalized support based on your goals

Our goal is simple:

To help you make confident decisions and avoid costly mistakes.

Contact Information

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When you're ready, let's map out your next step.

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