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Prior to searching for property, you will need to obtain a preapproval letter from your lender of choice. There are several reasons why this needs to be your first step as listed below. Once you have your preapproval letter in hand we can get started on identifying properties of interest. I have a list of local lenders who know our Hayward Lakes region very well and are skilled at facilitating mortgage loans. Simply request my list of preferred providers.

- We cannot look at homes until you know if you qualify and how much you can afford. When you go to make an offer you will need to know your buying power.
- It's more the rule than the exception that a seller will require all potential buyers to be preapproved prior to a showing so as to limit the traffic coming through their private home.
- When you've been to a lender for a preapproval you already have a head start on the actual mortgage process.
- Getting preapproved benefits everyone involved!