

The 3 Step Roadmap to Getting Approved for your Dream Home

MORTGAGE EDITION



www.qual-cap.com



ABOUT me

I am a dedicated mortgage expert serving the great state of Texas. With a strong commitment to helping clients navigate the mortgage process, I love to answer questions and make your home financing journey as smooth as possible.

I have a B.A. in Biblical Studies from The Master's University, a M.A. in Philosophy from Biola University, a M.A. in Systematic Theology from Biola University.

Outside of work, you'll find me playing with my three boys, JD (4) and Dalton (2), and Ford (7 months) or catching a baseball or hockey game. My family and I currently attend The Parks Church McKinney, where we enjoy serving and participating in a supportive community.

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CHEERS, JACOB



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STEP 01



Check Your Credit & Budget

Understand Your Credit Score

- Your credit score plays a big role in mortgage approval. A score above 620 is typically required, but 740+ will unlock better interest rates. Pull your credit report and fix errors before applying

Know Your DTI

- Debt-to-Income (DTI) Ratio = Monthly debts divided by gross monthly income. Keep it under 50% (ideally under 40%)

PRO TIP:

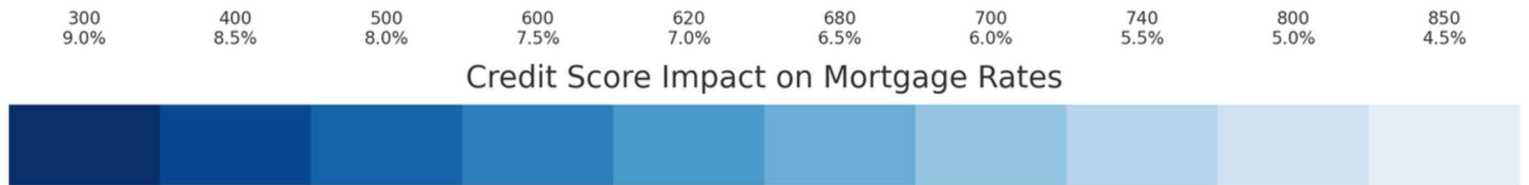
Raising your score by even 20 points can lower your monthly payment significantly.

Set a Realistic Budget

- Use an online mortgage calculator. Factor in monthly income, debts, and desired loan term to estimate what you can afford beforehand

Credit Score Tip: Always pay at least the minimum on your credit cards on time, every time. Payment history makes up the biggest chunk of your credit score—about 35%—so even one late payment can cause a noticeable drop.

Here’s a helpful guide to understanding your credit score:



STEP 02



Secure a Pre-Approval That Makes Sellers Take You *Seriously*

What You'll Need

- Last 30 days of pay stubs
- W-2s or 1099s for past 2 years
- Last 2 months of bank statements
- Valid ID

Pre-Qualification vs. Pre-Approval

- Pre-Qualification is an estimate
- Pre-Approval is verified and carries more weight with sellers

A strong pre-approval letter can make your offer stand out especially in competitive markets

Pre-Approval Validity

- Typically valid for 60-90 days. It can be renewed with updated documents if needed

STEP 03



Step 3: Choose the Right Loan

Compare Loan Types

- Conventional - 3%-20% Down
- FHA - 3.5% Down
- USDA - 0% Down
- VA - 0% Down

Fixed vs. Adjustable Rate Loans

- Fixed: Same rate – Forever safe, predictable
- Adjustable (ARM): Usually starts lower, but may increase during adjustment periods

Can't come up with a down payment? I can help you find an assistance program

Avoiding PMI

- PMI is Private Mortgage Insurance and is issued if your Loan-To-Value is above 80%
- Put 20% down or refinance when equity increases

Check Out This Helpful Loan Type Guide

Loan Type	Best For	Typical Down Payment
Conventional	Buyers with good credit (usually 620+), steady income, and low debt	3% – 20%
FHA	First-time buyers or those with lower credit scores (580+)	3.5% (can be as low as 3.5%)
VA	Active-duty military, veterans, and eligible spouses	0% (no down payment required)
USDA	Buyers in eligible rural or suburban areas with moderate-to-low income	0% (no down payment required)
Jumbo	Buyers purchasing high-priced homes above conforming loan limits	10% – 20%+
Renovation (FHA 203k, Homestyle)	Buyers purchasing a fixer-upper or homes needing repairs	3.5% – 5%+
Bank Statement Loans	Self-employed buyers who can't show traditional income documentation	10% – 20%+

The logo for QUAL-CAP, featuring the company name in a bold, sans-serif font with a stylized horizontal line through the letters.

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STEP 04



Step 4: Let's Make It Happen

You've Learned How to:

- Understand your financial picture
- Get pre-approved with confidence
- Compare the right mortgage options

Here's What Happens Next:

- Schedule a FREE 15-minute strategy call
- Apply online in just 3 minutes

“
Jacob made everything simple &
stress-free. I was approved faster
than I expected!
— John & Maria S.



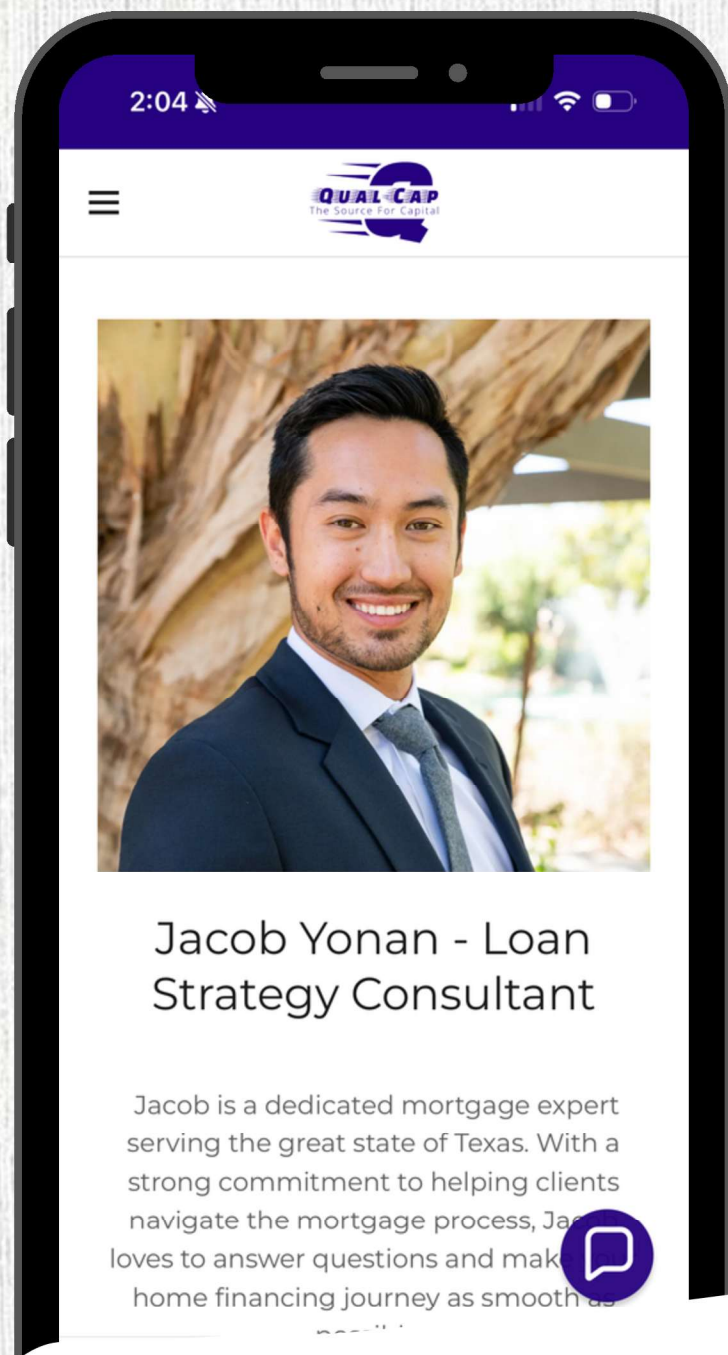
READY TO make it real?

Buying a home doesn't
have to be confusing.
Let's simplify it together.

I'll help you choose the
loan that aligns with
your goals and financial
future.

Schedule a FREE 15-
minute strategy call or
apply for a loan right
now by clicking the
button below!

[APPLY NOW](#)



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