



HOW TO GET PRE-APPROVED

KEY QUESTIONS YOU SHOULD BE ASKED WHEN GETTING PRE-APPROVED.

Property

- Where are you looking to purchase?
- What is your timeframe to purchase?
- Will it be your primary residence, 2nd home, or investment property?
- What type of property are you looking to purchase? Single family home, condo, mobile home
- Do you currently rent or will you be selling a home.

Credit

- If your credit hasn't been pulled yet – what does your credit score look like
- Have you had any late payments?
- Have you filed for bankruptcy / foreclosure in the past?

Income

- What do you do for work?
- How do you get paid? Base salary, hourly, commission, bonus, self employed
- How long have you been with your current company?
- If you haven't worked there for 2 years, what did you do before?
- Has your income been consistent the past 2 years?
- Is your job near where you want to purchase or will you be able to document you are a remote employee

Assets

- How much do you have for down payment/closing costs?
- How long has that money been in your bank account?
- If you don't have the funds just yet, where will they be coming from?
- If you will get a gift, who is it coming from?



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