

Pre-Approval Prep Checklist

Get the most out of your first call and come away with a letter you can shop with.

Before your call

- ☐ **Write down your goals**
Price range, areas, timeline, and how long you plan to stay.
- ☐ **Know your monthly comfort zone**
The payment that lets you still save and live your life.
- ☐ **Add up your savings**
Checking, savings, retirement, and any gift funds.
- ☐ **List your monthly debts**
Car, student loans, credit card minimums, child support.
- ☐ **Note anything unusual**
Job changes, gaps, self-employment, past credit events. None of these are automatic deal-breakers.

Questions to ask

- ☐ **Which loan programs fit my situation, and why?**
- ☐ **Do I qualify for any down payment assistance?**
- ☐ **What will my cash to close look like?**
- ☐ **How quickly can you update my letter for an offer?**
With me, updated letters are delivered within 24 hours.
- ☐ **How will you keep me and my Realtor updated?**
With me, by phone call and email at each milestone.

After you're pre-approved

☐ Watch for my call and email

Every pre-approval comes with a call and an email walking you through your loan options, down payment and estimated monthly mortgage payment.

☐ Share your letter with your Realtor

☐ Keep your finances steady

Ask before opening credit, changing jobs or moving large sums.

☐ Send your loan officer listings you are serious about

To check condo, HOA or property issues early.

☐ Ask for an updated letter for each offer

A pre-approval is not a final loan approval. Final approval depends on underwriting, appraisal, and the property.

Notes

General information only, not a commitment to lend. Requirements vary by loan program and lender guidelines.
Questions? Call or text Brittanny at 954-990-3163.

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