

# A Crucial First Step: **MORTGAGE PRE-APPROVAL**

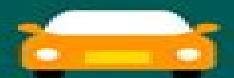
Mortgage pre-approval means a lender has reviewed your finances and determined how much you're qualified to borrow.



## Factors That May Impact Pre-Approval



Income



Debt



Assets

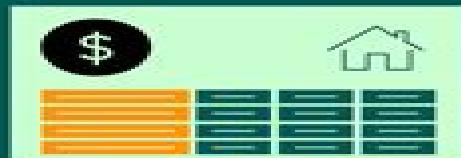


Credit History

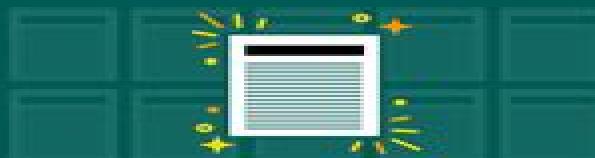


Employment

## Benefits of Pre Approval



It gives you clarity when determining your homebuying budget



Helps sellers know your offer is serious



You can be more confident in your ability to secure a loan

Connect with a trusted professional to learn more and start your homebuying process today.

# Mortgage Rates Step By Step

**J Spring**

## **Mortgage Rates Step By Step:**

**Foreclosure Prevention** United States. Congress. House. Committee on Oversight and Government Reform,2010  
1040 Federal Income Tax Forms and Instructions United States. Internal Revenue Service,1987      **Standard & Poor's**  
**Creditweek** ,1991-04      **10 Steps to Financial Wellness, First Edition** Jeff S. Rubleski,2007-06      *Making Mortgages*  
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