

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



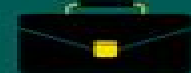
Debt



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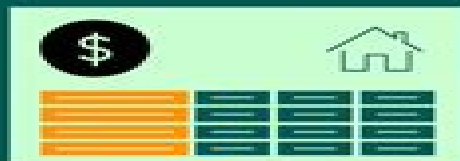


Credit History



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

Robert Irwin



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