

GET PREQUALIFIED

WHAT YOU'LL NEED TO PREQUALIFY
FOR A LOAN

- 2 Most recent W-2 tax forms
- 2 Most recent tax returns
Personal or Business
- 2 Most recent bank statements
- Most recent pay stubb
- Most recent 401k or other
investment statements



Your loan officer will run your credit report.

WHY GET PREQUALIFIED?

- Easy and Free
- Offers estimate of loan amount
- Directs buyer to the right price range
- Provides faster closing time

WHAT IT COSTS TO BUY A HOME

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- Earnest money
 - Inspection
 - Mortgage closing costs including appraisal
 - Recording of the deed
 - Homeowners insurance
 - Prorated utilities

WHAT NOT TO DO WHEN BUYING A HOME

- Change jobs, become self employed or quit
 - Omit debts or liabilities from loan application
 - Excessive use of credit cards, bad credit
 - Spend money you set aside for closing
 - Change bank accounts or co-sign for any loans
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