PRE-QUALIFIED VS-PRE-APPROVED

PRE-QUALIFICATION The first step in the mortgage process!

It determines if you qualify for a loan and if so, how much you qualify for. Loan pre-qualification **does not** include an analysis of your credit report or an in-depth look at your ability to purchase a home. Nothing official, but it gives a good rough estimate of the expected **APPROVED** loan amount.

PRE-APPROVAL

It takes the mortgage process one step further!

With Pre-Approval, you will receive a conditional commitment in writing with the exact loan amount. It sets a comfortable home shopping budget and shows sellers you are **serious about buying,** and that you are close to an actual mortgage approval.

GO HOUSE HUNTING WITH CONFIDENCE!





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