



HERE ARE A FEW TIPS TO HELP YOUR LOAN PROCESS GO QUICKLY AND SMOOTHLY

1. **Make sure your credit is in good shape.**
 - a. Check your credit score with a mortgage professional.
 - Excellent Credit: 750+
 - Good Credit: 700-749
 - Fair Credit: 640-699
 - b. Try to lower your credit card balances.
 - c. It's best to have at least 3 open and active accounts listed on your credit report.
2. **If you're renting, pay by check.**
 - a. Having documented proof of your last 12 months of payments is often required by the lender.
3. **Don't worry about digging up old pay stubs, bank statements and tax returns.**
 - a. We automatically verify income, assets and tax returns for you.
 - b. Be prepared to explain any gaps in employment.
4. **Avoid large deposits or withdrawals from your bank account.**
5. **Determine a down payment amount based on your available funds.**
6. **Obtain a pre-approval letter from an Independent Mortgage Professional.**
7. **Research a local real estate agent.**

CALL TODAY FOR A PRE-APPROVAL



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