



THE MICHELLE JACINTO TEAM OF  
*DirectMortgageLoans*®

# HOW TO GET **PRE-APPROVED**

The first step towards purchasing your home is to get PRE-APPROVED! The pre-approval tells you how much home you can afford so that you can home shop with confidence. It also shows sellers that you're a serious buyer, making your offer that much more competitive!



- 1.** Ready to home shop? Give me a call and let's set up a time to review your financial documents.



- 2.** Prepare by gathering the following financial documents for each individual on the loan: past 2-year tax returns, paystubs, W2's, past 2-months bank statements, driver's license and social security card.



- 4.** If you have any special circumstances or other sources of income, now is the time for full disclosure.



- 3.** Based on your credit score, debt-to-income (DTI) ratio, and a review of your financial documents, we'll determine your pre-approval loan amount.

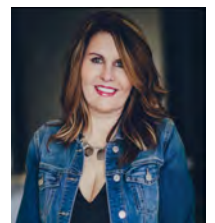


- 5.** Once you receive the pre-approval, you're ready to start home shopping in style!



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