

Your Comprehensive Mortgage Pre-Approval Guide



Real Estate License #: 370359
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Congratulations on taking the exciting step toward homeownership! Getting pre-approved for a mortgage is a crucial milestone on your journey to owning your dream home. To ensure you are well-prepared for the mortgage pre-approval process, I've prepared this comprehensive step-by-step guide. It will walk you through the process, detailing what to expect and how to navigate it successfully.



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Step 1: Gather Your Financial Documents

- Start by collecting essential financial documents such as pay stubs, W-2s, tax returns, bank statements, and any other relevant financial records to verify your income and assets.
- Organize these documents in an easily accessible folder. Having them ready will streamline the pre-approval process.



Step 2: Calculate Your Budget

- Determine your budget for homeownership by analyzing your monthly income and expenses.
- Use this [Home Affordability Calculator](#) to help you determine a comfortable price range for your new home.



Step 3: Choose a Mortgage Lender

- Research and select a reputable mortgage lender or broker to work with.
- Consider factors like interest rates, loan options, and customer service when making your choice.



Step 4: Complete a Pre-Approval Application

- Contact your chosen lender or broker to initiate the pre-approval process. I can help you with that.
- You'll be asked to complete a pre-approval application, providing your financial information and authorization for a credit check. [Get started by completing an application.](#)



Step 5: Credit Check and Documentation Review

- The lender will review your credit report and financial documents to assess your creditworthiness and financial stability.
- Be prepared to answer questions and provide additional information if necessary.



Step 6: Receive Your Pre-Approval Letter

- If you meet the lender's criteria, you'll receive a pre-approval letter stating the amount you're pre-approved to borrow.
- This letter demonstrates your seriousness as a buyer and gives you a competitive edge when making offers on homes.



Step 7: Continue Home Search

- Armed with your pre-approval letter, you can confidently search for homes within your budget.
- Work with a real estate agent to find the perfect property that meets your needs. Let's find your dream home. [Book a call with me](#) I can help you with this when you're ready.



Step 8: Make an Offer

- Once you find your dream home, work with your real estate agent to craft a competitive offer.
- Present your pre-approval letter to the seller to demonstrate your ability to secure financing.



Step 9: Complete Mortgage Loan Conditions

- After your offer is accepted, return to your lender to begin the formal mortgage application process.
- Be prepared to provide additional documentation and be provide any additional documents necessary to satisfy the conditional approval.



Step 10: Underwriting and Final Approval

- The lender will review your application and documents in detail during underwriting.
- If everything checks out, you'll receive a final loan approval.



Step 11: Closing

- Work with your lender, real estate agent, and attorney (if necessary) to finalize all closing details. I make this step easy because I can be your lender and your real estate agent.
- Sign the necessary paperwork and make the required down payment and closing costs.



Step 12: Congratulations, You're a Homeowner!

- After closing, you'll receive the keys to your new home, and the property is officially yours.