





A general idea of how much you qualify for

Buyers are often lulled into the mistaken notion that if a lender pre-qualifies them for a mortgage, they have been pre-approved for a home loan

A specific loan amount for which you have been approved





Provide basic info to the lender verbally



Makes realtors & sellers suspect that you are just window shopping



Can be done online or by phone



**Hennepin & Ladd Locations** 

Provided financial and employment history to lender including paystubs and tax returns. A credit report is also pulled to verify liabilities.



Has more clout - lets realtors & sellers know you're serious



Can be done online or by phone





