



## TOP 10 REASONS TO GET PRE-APPROVED

Buying a home is exciting, but before scheduling private showings, getting a pre-approval should be your #1 priority. A pre-approval is a quick financial review by a lender that confirms your purchasing power and prepares you to move forward confidently when you find the right home.

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### 10 Reasons to Get Pre-Approved Before You Start Touring Homes

#### 1. Sellers Prefer Qualified Buyers

Homeowners are allowing strangers into their property, so many sellers want confirmation that potential buyers are financially qualified before approving private showings.

#### 2. Offers Are Taken More Seriously

Most sellers expect a pre-approval letter to accompany an offer. It demonstrates that your financing has already been reviewed.

#### 3. Confirms Your True Price Range

Online calculators are only estimates. A lender reviews your income, credit, and debts to determine a realistic purchasing range.

#### 4. Identifies Financing Issues Early

Credit questions, documentation requirements, or debt concerns can be identified early and addressed before you fall in love with a property.

#### 5. Determines Your Loan Program Options

Pre-approval clarifies which loan programs you qualify for, such as conventional, FHA, VA, or other financing options.

#### 6. Allows You to Act Quickly

In competitive markets, desirable homes can sell quickly. Pre-approved buyers can submit offers immediately when they find the right home.

#### 7. Helps Structure a Strong Offer

Understanding your financing helps determine your purchase price, down payment strategy, and overall offer strength.

#### 8. Focuses the Home Search

Pre-approval ensures the homes you tour align with your financial comfort zone and financing requirements.

#### 9. Signals Serious Intent to Sellers

When buyers request showings with a pre-approval in place, listing agents and sellers recognize that the buyer is prepared and serious.

#### 10. Some Homes Have Financing Restrictions

Certain properties require specific loan programs or financing conditions. Pre-approval helps identify which homes will qualify for your loan.

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## Why This Matters

Getting pre-approved before touring homes helps you:

- focus your search on the right properties
- avoid surprises during the buying process
- move quickly when the right opportunity appears
- present stronger, more credible offers to sellers

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## Ready to Start Your Home Search?

If you would like lender recommendations or help preparing for the buying process, I'm always happy to help guide you through the next steps.



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