



# THE PRE-APPROVAL DIFFERENCE

**YOUR PRE-APPROVAL MEANS, WE HAVE :**



*Pulled Credit*



*Collected Necessary Documents*



*Verified Assets*



*Verified Employment*



*Analyzed Debt Ratios*

**With a pre-approval in hand, offers win the deal more often!**

**A pre-approval means your lender has done the due diligence up front to ensure a fast, smooth, stress free closing so you can focus on moving in to your new home!**

**PRE-QUALIFICATION  $\neq$  PRE-APPROVAL**

**CENTURY 21**

Office: (425) 775-8525  
119020 33rd Ave W,  
Suite 300  
Lynnwood, WA 98036



**Broker Name**  
Real Estate Broker  
Phone: (425) 123-4567  
Email:

# 10 DECREES OF HOME BUYING



We work hard to ensure you have a smooth and successful loan closing. Here are some common mistakes to avoid so there are no issues during the process. When in doubt, call your loan officer before making any moves!

**1 I WILL NOT QUIT MY JOB OR CHANGE JOBS DURING THE PROCESS**



**2 I WILL DISCUSS ANY UPCOMING CHANGES IN MARITAL STATUS WITH MY LOAN OFFICER**

**3 I WILL AVOID BEING OVER 30 DAYS PAST-DUE ON ANY CREDIT ACCOUNTS**

**4 I WILL NOT MAKE ANY CASH DEPOSITS**



**5 I WILL NOT ACQUIRE ANY NEW CREDIT ACCOUNTS, LIKE CAR LOANS OR CREDIT CARDS**

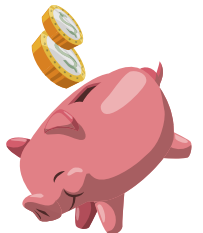
**6 I WILL RESPOND TO MY LOAN OFFICER IN 24 HOURS OR LESS**

**7 I WILL NOT APPLY TO OPEN NEW LINES OF CREDIT**



**8 I WILL DO MY BEST NOT TO INCREASE CREDIT CARD BALANCES**

**9 I WILL ENSURE ALL INFORMATION GIVEN IS ACCURATE**



**10 I WILL NOT COSIGN ON ANOTHER LOAN**

**Have questions? Give us a call today!**

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# The path to Home Ownership



- 🏠 Fill out application & submit documents with your lender
- 🏠 Pre-approval issued
- 🏠 Shop for a home & submit an offer
- 🏠 Lending process begins
- 🏠 Appraisal & Inspection ordered
- 🏠 Loan goes into processing
- 🏠 Loan goes into underwriting
- 🏠 Fulfill underwriter conditions
- 🏠 Sign & get your keys!

## 1. Documents

- Copy of photo ID
- Most recent 30 day pay stubs
- 2 years of W2's
- 2 years of tax returns
- 2 months of bank statements
- 2 months of asset statements (Retirement accounts, 401k, investment accounts, etc.)

## 8. Underwriter Conditions

After the underwriter reviews your file, they will request other documentation based on your unique financial situation.

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# Lender Recommendations

JEFF MILTENBERGER, NFM LENDING  
MLS 108278



206-295-8455



jeffm@nfmlending.com



RYAN NILES, CORNERSTONE HOME LOANS  
MLS 357455



206-949-4326



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TINA MITCHELL, HIGHLANDS RESIDENTIAL  
MORTGAGE | MLS 145420



425-647-0205



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