

# 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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Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Maryland. Direct Mortgage Loans, LLC NMLS ID# is 832799 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Direct Mortgage Loans, LLC office is located at 111-D Fulford Avenue, Bel Air, MD 21014.