ReadinessIQ
BUYER DECISION GUIDE - CHECKLIST

Should I get pre-approved before looking at homes?

Yes - with almost no exceptions.

YOUR CHECKLIST

- ☐ I know the difference between pre-qualification, pre-approval, and an underwritten approval
- ☐ I've gathered pay stubs, W-2s or tax returns, and bank statements
- ☐ I have a government-issued ID and my Social Security number ready
- ☐ I've asked whether the lender's process includes a soft-pull option before the hard inquiry
- ☐ I'm applying with two or three lenders within the same short window
- ☐ I know my pre-approval's expiration date
- ☐ I've confirmed my comfortable monthly payment, not just the approved purchase price
- ☐ I understand what can void my approval between now and closing
- ☐ I haven't opened new credit or changed jobs since applying
- ☐ My pre-approval letter is saved and ready to attach to any offer

WATCH OUT FOR

- Confusing a pre-qualification with a pre-approval
- Waiting until you find a home to apply
- Spacing out lender applications over months instead of weeks

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Scan for the full guide - readinessiq.ai/guides/should-i-get-preapproved-before-looking

Know More. Plan Smarter. Move Forward.

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