

VIP RESOURCE • CERTAINLY SOLD

# Financing & Pre-Approval Overview

A plain-English overview of how financing works and what to prepare for pre-approval. Loan programs and eligibility vary — our lending partner reviews your specific situation.

## Why Pre-Approval Comes First

Pre-approval establishes your true budget, strengthens your offers, and shows sellers you are a serious buyer. In a competitive market it can be the difference between winning a home and missing it. We recommend starting pre-approval before you begin touring.

## Pre-Qualified vs. Pre-Approved

Pre-qualification is an early estimate based on information you provide. Pre-approval involves a lender verifying your details and issuing a stronger commitment, which carries more weight with sellers. We help you pursue full pre-approval before making offers.

## Documents to Gather

### HAVE THESE READY

- ☐ Recent pay stubs (typically last 30 days)
- ☐ W-2s and / or tax returns (typically last two years)
- ☐ Recent bank and asset statements
- ☐ Photo identification
- ☐ Details on any other income or debts
- ☐ For self-employed buyers: business financials and returns

## Loan Programs & Assistance

Different loan programs have different guidelines for down payment, credit, and eligibility. Florida also offers several down payment and closing-cost assistance programs, with eligibility based on factors like income, location, and buyer status.

Rather than guessing, our lending partner reviews which programs fit your goals and what you may qualify for. To begin, visit [Smart-N-Loans.com](https://Smart-N-Loans.com) or ask us for a warm introduction.