

### Step 1: Q&A

It is always a good idea to have a Q&A session with your lender before applying for your loan. This will help clear up any unanswered questions you have.

### Step 2: Application

Its time to fill out a loan application, your lender will provide you with a paper copy or some lenders now have an online version. You will want to complete this in a timely manner so that you can move along in the home buying process.

### Step 3: Documentation

Depending on your situation your lender will send you a list of documentation they need to complete your loan application. This could be paystubs, W-2 and Current mortgage statement, this depends on your lender.

### Step 4: Credit Review

Your lender will review your credit and check for errors or red flags. Credit errors or disputes are the number one cause of loan delays.

### Step 5: YOU'RE PRE-APPROVED!!

Congratulation's! You are pre-approved and ready to start the home buying process!