



4 Step Pre Approval Guide

By West Coast Property Bros
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What's Pre-Approval?

Pre-approval means a lender (money expert) looks at your info and says,
“You’re approved to borrow this much money to buy a house!”
It helps you:

1

Get Your Info Ready

Here's what you'll need:

- Pay stubs (how much you make)
- Bank statements (how much you have saved)
- Tax returns (for 1–2 years)
- List of any debts (like car loans or credit cards)
- Your ID (driver's license, etc.)

Tip: Don't buy a car or open a credit card right now!

2

Talk to a Lender

A lender is the person who helps you get the home loan.

They will:

- Ask about your job, money, and credit
- Check your credit score
- Look at your income and expenses
- Then they'll tell you how much loan you can get and what your monthly payment might look like

3

Get Your Pre-Approval Letter

If everything looks good, the lender gives you a pre-approval letter.

This is a big deal! You can show it to sellers so they know you're ready to buy.

It usually lasts **60–90 days**, so don't wait too long to start house hunting.

4

Keep Things Steady

While you're house hunting:

- Don't change jobs
- Don't buy anything expensive
- Keep paying your bills on time

This helps keep your pre-approval active and your credit looking good.

Need Help? We Got You.

We're here to make this simple and stress-free.

West Coast Property Bros Contact Information



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