BEFORE YOU TOUR A SINGLE HOME

Why Preapproval Comes First

House hunting is the fun part — but the smartest first step happens before you ever walk into an open house: getting preapproved by a lender. Here's why it matters, and why I ask every buyer I work with to do it first.

1. You'll know your real budget

Preapproval isn't a guess — it's a number backed by a lender who has actually reviewed your income, credit, and finances. That way you're searching in the range you can truly afford, not the range you hope you can afford.

2. Sellers won't take an offer seriously without it

In this market, most sellers and their agents won't consider an offer that isn't backed by a preapproval letter. It's proof you're a ready, qualified buyer — not just someone browsing.

3. You'll be able to move fast

Well-priced homes can draw multiple offers within days. If you're already preapproved, we can write and submit your offer immediately instead of scrambling to get your finances in order while another buyer gets there first.

4. It surfaces issues early, not under contract

Sometimes preapproval turns up a credit question or a documentation gap. Far better to find that out now, with time to address it, than after you're under contract with a closing deadline bearing down.

5. It gives you peace of mind

Once you know your numbers, house hunting gets to be what it should be — exciting. You can focus on finding a home you love instead of wondering whether you can afford it.

> THE BOTTOM LINE
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> Preapproval isn't paperwork — it's what makes you a competitive, confident buyer the moment you find the right home.

Ready to take the first step? I work with trusted local lenders who can walk you through preapproval quickly and answer any questions along the way — just reach out and I'll make the introduction.

Leslie King
REALTOR® · WR PROPERTIES
DRE #01317341 · Broker DRE #02029047
510.517.1424 · lesliepking33@gmail.com