

**Q. Should I get pre-approved before I start the home buying process?**

**A.** Yes. Getting pre-approved will let the borrower know upfront if they will qualify for a loan. The pre-approval process will give the borrower a good idea of how much house they can afford. It is highly recommended that the borrower get pre-approved. Whether the borrower is purchasing new construction or a resale, it shows the seller that the borrower is serious about purchasing a home.