




LEFT SWIPE DAT

A non-boring guide on why you should get a mortgage pre-approval, and the #1 reason why so many people mess up their pre-approvals



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Instead of an intro

Whenever you sit down to share something important with your friends via text, email, or on Facebook, do you start with boring stuff that no one reads? We don't, either. :)

Chapter one

Get pre-approved for a mortgage as soon as you decide to buy a home. Here are the top two reasons why:

1. To determine your price range for your new home. 2. To shop with confidence. Most home sellers, real estate agents, etc. will want to know that you've been pre-approved before they start listening to you. Hey, don't blame the messenger — we're just telling you how it is.

The good news: If you want, we can hook you up right now. Simply click [**here**](#). One simple mortgage application = a yes or no in one day, Mon to Fri. Booyah!

Chapter two

Let's assume your application passes muster and that you've been pre-approved. **Woohoo!** NOW, and not a moment before, is when step two begins. It's surprisingly simple to master, yet sooo many people mess it up. Pay attention, it's so simple you might miss it on the first read: **don't go changin'**. Just to make sure we're on the same page, we're not talking outfits.

Don't make any significant changes to your credit, debt, or assets after pre-approval. None. Zero. Zilch. Nada. **If you do, this could and often does jeopardize your chances of getting any mortgage at all.** Lenders commonly re-check your credit once you find a place you want to buy.

In the next few pages, let us show you what to do when you inevitably feel the urge to make a change to your credit after pre-approval.

A new truck?



LEFT SWIPE DAT.

An all-inclusive vacay in Mexico?



LEFT SWIPE DAT.



A new bike?

LEFT SWIPE DAT.

A new Jet Ski?



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We could go on, but we trust you get the idea. :)

Chapter three

aka the last chapter

Thank you for reading this far! If you need help finding a real estate agent, a lawyer, etc., let us know and we'll hook you up with one of the awesome pros we work with. All the best until next time! - the mint mortgage crew

