BRYAN REALTY
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Your advocates. Your agents.®

OPENING DOORS *Together.*



YOUR MONTHLY GUIDE TO
HOMEOWNERSHIP WEALTH AND COMMUNITY

WHY GET PRE-APPROVED BEFORE LOOKING AT HOMES?

SMARTER SEARCH. STRONGER OFFERS. LESS STRESS.

Pre-approval is more than a piece of paper—it's your game plan for buying a home. It shows what you can afford, proves you're a serious buyer, and gives you a major advantage in today's market.

THE POWER OF PRE-APPROVAL

KNOW YOUR BUDGET
Understand how much home you can afford with confidence.

SHOP WITH FOCUS
Save time by looking at homes that fit your finances.

STRONGER OFFERS
Sellers take pre-approved buyers more seriously.

MOVE FASTER
Be ready to act quickly when you find the right home.

LESS STRESS
Start your home journey with a clear plan and peace of mind.

BOTTOM LINE:
Pre-approval gives you clarity, confidence, and credibility.
It's the first step to opening the door to your new home.

WHAT PRE-APPROVAL DOES FOR YOU

- **DEFINES YOUR PRICE RANGE**
  Know exactly what you can afford, including monthly payments, taxes, and insurance.
- **IDENTIFIES POTENTIAL ISSUES EARLY**
  We review your credit, income, and debts upfront—so there are no surprises later.
- **STRENGTHENS YOUR NEGOTIATING POSITION**
  A pre-approval letter shows sellers you're qualified and ready to buy.
- **SAVES TIME FOR EVERYONE**
  Fewer delays and a smoother path from offer to closing.
- **PUTS YOU AHEAD OF CASH BUYERS**
  In competitive markets, sellers often choose pre-approved buyers over cash offers.

PRE-APPROVAL VS. PRE-QUALIFICATION

PRE-QUALIFICATION		PRE-APPROVAL
⊗ A quick estimate	VS.	✓ Verified by a lender
⊗ Not verified		✓ Based on documents and credit review
⊗ Less reliable		✓ More accurate
⊗ Carries little weight with sellers		✓ Shows sellers you're a serious buyer

DID YOU KNOW?

Homes in competitive markets can go under contract in days.

Pre-approval ensures you're ready when the right home hits the market.



READY TO TAKE THE NEXT STEP?

Let's connect you with a trusted lender who will guide you through the pre-approval process—quickly and hassle-free.
Let's make your move together.

WHAT YOU'LL NEED TO GET STARTED

- Proof of income (pay stubs, W-2s, or tax returns)
- Bank statements and assets
- Photo ID
- List of monthly debts (credit cards, loans, etc.)

Let's open the door to your next chapter.

Our local experts are here to help you navigate every step of the home buying process with confidence.
Let's make your move together.

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