



# Loan Preapproval

Having your loan preapproved strengthens your purchase offers by demonstrating to sellers your ability to buy their property.

Your preapproval letter and other documents ensure you have more bargaining power when negotiating with sellers because they will need to verify your financial information before entertaining an offer. Sellers will take your offer seriously if you present verifiable financial documentation. Your lender will create a general overview of your financial capability to purchase a home or investment property.