

Buyers Playbook

Getting Pre-Approved (The Right Way)

Set yourself up to shop confidently and make stronger offers

Before You Talk to a Lender

- Know the monthly payment you're comfortable with, not just the max you can qualify for
- Avoid large purchases or new credit before applying
- Have your down payment and closing costs planned out
- Be ready to show stable income and employment history
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What Lenders Actually Evaluate

- Your income compared to your total monthly debt
- Your credit score and repayment habits over time
- Your down payment amount and available savings
- Your ability to pass the mortgage stress test at higher rates



What a Strong Pre-Approval Gives You

- A clear price range that aligns with your lifestyle
- The ability to act quickly when the right home comes up
- Stronger negotiating position in competitive situations
- Confidence that your financing won't fall apart during the deal

Contact us if you have any questions or if you would like a referral to a mortgage broker.

Questions? Don't be shy, give us a call.

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