

# Did You Know?

YOU CAN GET PRE-QUALIFIED AT ALTA HOME LENDING WITHOUT A HARD CREDIT CHECK!

Since the loan pre-qualification is an essential first step in the home buying process, getting pre-qualified with a soft credit check will help avoid negative credit score effects that come with multiple hard credit inquiries.

## OTHER BENEFITS OF GETTING PRE-QUALIFIED

- Spend more time searching for the perfect home
- Gain confidence in today's housing market
- Increase bargaining negotiation power
- Enjoy a fast closing period



**Ready to get started? Contact us today.**



**Mary Jane Biddle**  
LOAN OFFICER

NMLS 252214  
281.974.8523  
mjbidle@rsmc.net  
mjbidle.republicstatemortgage.com  
815 Hawthorne St.  
Houston, TX 77006



**Alexis Garzoria**  
REAL ESTATE AGENT

JLA Real Estate  
alexisgarzoria\_realtor@gmail.com  
M:832.646.1937  
O:832.307.7299  
407 W Baker Rd T  
Baytown, TX 77521



Apply Now



## Learn more about credit inquiries.

### SOFT INQUIRY

- Reviewing credit score
- Getting pre-approved for credit cards
- Getting pre-approved for loan offers
- Running background checks

### HARD INQUIRY

- Applying for auto, student, business, or personal loan
- Applying for credit card or mortgage