

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.

Michael Johnson LOAN OFFICER

NMLS 2701925
210.872.1297
mjohnson@altahl.com
altahl.com/loan-officers/michael-johnson
99 Trophy Club Dr Ste 334
Trophy Club, TX 76262

alta HOME
LENDING



For additional information about Alta Home Lending, visit altahl.com.
Republic State Mortgage Co. d/b/a Alta Home Lending, NMLS ID # 62411.
www.nmlsconsumeraccess.org.

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



Keenan Stewart REALTOR

Phillips & Associates Realty
realtorkeenan@outlook.com
M: 210.993.2706
8 Dominion Drive
San Antonio, TX 78257