

# 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



**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

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



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**alta** HOME  
LENDING



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