Did You Know?

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

Apply Now

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

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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