



LISA J. GRYBA

5 REASONS YOU'RE GETTING DECLINED FOR YOUR MORTGAGE PRE-APPROVAL

1. **Your credit score is too low**

A credit score of 680+ will allow you access to the best mortgage offers. A score below this can present challenges.

2. **The Type of Property**

The property must be in good repair and in a desirable location

3. **Problems With the Appraisal**

If the appraisal comes in with a lower value, or highlights problems with the property condition or zoning your application can be affected.

4. **Down Payment Source**

Funds should be either from your own resources or gifted from an immediate family member. Borrowed funds for down payments can be possible but have some restrictions.

5. **Income**

If you're self-employed, you must show two years of tax returns. Your income taxes will need to be paid up-to-date. If you're an employee, you will need to provide confirmation of your employment.

ACCREDITED MORTGAGE PROFESSIONAL

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A stylized, handwritten-style logo consisting of the letters 'L' and 'G' intertwined.