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A Guide to Getting your Home Loan Approved in Utah by [Richelle Jelsma](#)

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Salt Lake City is the most populous city in the state of Utah and is considered by some as an ideal place to raise a family in. There are also a good number of opportunities available in the city, so many people from all over the country are moving to Salt Lake City. However, if you want to get an ideal home in Utah, you should follow the necessary steps to get your mortgage approved.

If you want to get your home loan approved, it is important that you get organized so that there wouldn't be any delay in the whole process. Consulting a real estate broker is always a good idea because they are more or less familiar with the ins and outs of the business. Be sure to keep all pertinent records that a broker might ask from you. Examples of these documents are W-2s, 1099s, full federal tax returns, all schedules for the past two years, copies of your driver's license, Social Security card, passport, and others.

Lenders will also look at your credit rating so it's important to make sure that it is good. One's credit rating is an indication of one's financial stability. A bad credit rating can affect the type of loan program that you can get.

If want the kind of mortgage Salt Lake City UT home buyers prefer, it's a good idea to keep away from bounced checks. This is proof of your ability to pay in a timely manner, and you'd have much greater success in getting an ideal loan program. If you have canceled checks or missing documentation, a broker can help you. He has contacts with a wide variety of lenders and is capable of finding a loan program that best suits your situation.

If you want to get an idea of the different kinds of mortgage Salt Lake lenders offer, you can check out their websites. They often have mortgage calculators, so you'd know more or less how much you would be paying. If you really want to get an accurate idea of the monthly payments, it is ideal to sit down with a broker.

There are brokers who specialize in Salt Lake City mortgage programs that provide free consultation. Consult them so that you'd know which program is best for you. For more home buying tips, check out homebuying.about.com.

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