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Getting Your Financing Right

BUYER GUIDE — ZILLOW HOME LOANS — 2026

Before you tour a single house, two questions decide everything: what can you actually afford, and will a seller take your offer seriously? Here is how my lending partner answers both — without touching your credit score.

Soft	$0	21 Days
CREDIT PULL	APPRAISAL	TARGET CLOSE

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WHY I SEND MY BUYERS HERE

Three things that change the math

I do not get paid to recommend a lender, and you are never required to use one I suggest. I send buyers to Zillow Home Loans because of three specific things that make the first step easier and the last step faster.

One soft pull

Getting your number does not ding your credit. A soft inquiry is invisible to other lenders and does not affect your score.

Appraisal covered

The appraisal is one of the first real costs in a purchase. On qualifying loans, that cost is covered rather than coming out of your pocket.

21-day close target

A shorter, more certain timeline is leverage. In a multiple-offer situation it can matter as much as price.

What a soft pull actually means

Most buyers delay getting pre-approved because they think shopping for a mortgage will damage their credit. For the first conversation, it will not. A soft pull gives you a real number to work with — a price range, an estimated monthly payment, and what you would need at closing — before anything touches your report.

The hard pull comes later, once you have decided to move forward. By then you already know the answer is worth it.

Why the closing timeline is leverage

Sellers are not only comparing dollar amounts. They are comparing risk. An offer that closes in three weeks with a lender who answers the phone beats a slightly higher offer that might fall apart in day 40 of a 45-day contract.

What this looks like in practice

Two offers come in $3,000 apart. The lower one is pre-approved, has a shorter close, and the listing agent can call the loan officer directly. I have watched that offer win more than once.

Pre-qualified is not pre-approved — and sellers know the difference

These two words get used interchangeably online. They are not the same thing, and bringing the wrong one to an offer is one of the most common ways buyers lose a house.

PRE-QUALIFIED	Based on what you *told* someone. Nothing verified. Useful for a rough idea, and close to worthless in an offer.
PRE-APPROVED	Income, assets and credit actually reviewed. This is what I attach to an offer, and it is what a listing agent is looking for.
WHAT IT COSTS YOU	Nothing, either way. There is no reason to settle for the weaker one.

YOUR POINT OF CONTACT

You will work with Anthony Vaughan

You are not being handed to a call center. Anthony Vaughan is my partner at Zillow Home Loans, and he is the person you will actually talk to — the same person I call when we are writing an offer at nine at night and need to know something before morning.

That matters more than most buyers expect. When a listing agent asks me whether your financing is solid, I want to be able to say yes and hand them a name and number, not a general inbox.

LOAN OFFICER	**Anthony Vaughan** — Zillow Home Loans
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YOUR AGENT	**Nehemias Lugo-Cheverez** — NLC Realty · 910-703-7164

HOW IT GOES

From first call to keys

1. The conversation

A short call. Income, debts, what you have saved, what you want your payment to be. Soft pull only.

2. Your number

A price range and an estimated monthly payment — not just the maximum you qualify for, but what you are actually comfortable paying.

3. Pre-approval letter

This is what makes you a real buyer. I do not send offers without one, because sellers here do not take them seriously.

4. We go shopping

Now we tour with a budget instead of a guess. If something changes, Anthony Vaughan re-runs it the same day.

5. Under contract

Appraisal ordered, underwriting starts. This is where the 21-day target lives, and where a responsive lender earns their keep.

6. Clear to close

Final numbers, wiring instructions verified by phone, and keys.

Have these ready and you will move faster

Two most recent pay stubs · two years of W-2s or 1099s · two months of bank statements · photo ID. Self-employed or retired? Tell Anthony Vaughan on the first call so he can tell you exactly what your file needs.

STRAIGHT ANSWERS

Questions buyers actually ask

Do I have to use Zillow Home Loans?

No. You are free to use any lender you want, and it will not change how I represent you. I am giving you a recommendation, not a requirement. If you have a credit union or a lender you have worked with before, bring them — and I will hold them to the same standard.

Will this hurt my credit score?

Not for the first conversation. That is a soft pull. A hard inquiry only happens once you choose to move forward with an application, and a single mortgage inquiry typically has a small, temporary effect.

I do not think I qualify yet.

Then this call is more useful, not less. The most valuable conversation is often the one that ends with a specific list — pay this down, wait this many months, save this much — instead of a vague feeling that homeownership is out of reach.

Is the pre-approval a commitment?

No. It costs you nothing and obligates you to nothing. It tells us what we are shopping for, and it tells a seller you are real.

Can I still shop rates?

You should. Get more than one quote and compare the full picture — rate, lender fees, points, and what it costs to get to the closing table. Ask each lender for a Loan Estimate; it is a standardized form and it makes them directly comparable.

A word from me: the fastest way to lose a house you love is to find it before you know your number. Everything on this page exists to keep that from happening.

NEXT STEP

One call, and you will know your number

Ask me for an introduction to Anthony Vaughan, or reach out directly. Either way, start here — before the house you want shows up.

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