GUIDE · FINANCING

What “screened” actually means.

What a lender checks before you shop, what the letter you get back says, what it does not promise, and what to do next.

By the Liaison team, based in Queen Creek Updated October 2026 About 6 minutes

Why we say screened

IN ONE PARAGRAPH

Being screened means a lender has looked at your income, your debts, your credit and your savings and told you what you could borrow. We use that one plain word on purpose. The industry uses several, and they do not all mean the same thing, so we describe what was checked instead of leaning on a label.

Getting screened before you shop does two things. It tells you what to look at and what to leave alone, and it tells a seller that a lender has already looked at you. Both make your offer stronger.

What a lender checks

What they look at

- Your income, and how steady it is.
- Your debts, and what you pay on them each month.
- Your credit history.
- Your savings, for the down payment and closing costs.

What they do not ask

- Anything a lender is not allowed to decide on. Fair lending law protects you here, and a good lender explains what it needs and why.
- Liaison never asks your age or who you live with, and we never describe who lives in an area.

Your lender tells you which documents it needs. Pay stubs, bank statements and tax returns are common, and the list depends on how you earn.

What the letter says, and what it does not promise

The letter says what the lender expects to lend you, on the facts you gave it that day. It is the number your agent uses to show you homes, and the number a seller sees with your offer.

It is not a promise of a loan. The final approval comes later, once a specific home, its appraisal and your updated file have all been reviewed. The lender tells you the amount, the rate it is based on and how long the letter is good for.

What changes it

- **A new debt.** A car, a card balance or a loan taken on after the letter changes what you can carry each month. Ask your lender before you add one.
- **A job change.** A new employer, a new pay structure or a gap can change how the lender counts your income.
- **A rate move.** The letter is based on a rate. When rates move, the payment on the same amount moves with them, and so can the amount.
- **A large deposit or withdrawal.** Lenders ask where money came from. Keep the paperwork for anything out of the ordinary.

None of these end a purchase on their own. They are things to tell your lender about early, so the final approval is not a surprise.

What to do next

1. Tell us your goal. It takes about two minutes.
2. Next, a real person from our team calls or texts you to talk through your goals.
3. We hand-pick a vetted lender for your situation and set up your first conversation. Get screened, then shop with the number in hand.

The match is free to you. The lender you are matched with covers our service, and you are never obligated to work with the expert we pick. Read the longer **first home guide** for the whole order of a purchase.

This guide explains what screening is. It is not loan advice or an offer of credit. Liaison is a concierge and referral service, not a lender or a brokerage. Equal Housing Opportunity.

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