

Published based on [when you go online and apply for home loans does that count against your credit?](#)

# **when you go online and apply for home loans does that count against your credit?**

my husband and i are looking to buy a house in next couple months and we are wanting to apply for home loans at a couple different places but not if it is going to count against our credit. is there anyway that we can just see what kind of loan and payments we could get without it counting against us? which places are the best to go to? i just want to see what kind of loan and rates we can get right now without any commitment and then choose the best one for us later.

Hi Nikki

There are some silver lines for credit checking, they will only count against your credit scores for the first 12 months. Though your credit may be in order, it's not the only factor in qualifying for a mortgage or home loan. Lenders are going to scrutinize your income and monthly expenses. That means any large payments will count against you. Lenders will probably ask to see bank statements, only after you have your loan lined up should you go out and house hunt or qualify for home loan.

You can also find this article published on [when you go online and apply for home loans does that count against your credit?](#), and on the tag pages [bank statements](#), [couple different places](#), [credit checking](#), [credit scores](#), [home loan](#), [home loans](#), [large payments](#), [qualifying for a mortgage](#), [silver lines](#), [when you go online and apply for home loans does that count against your credit](#).