

Paperwork Needed For a Loan Pre-Approval

Below are all the documents that you will need to gather in order to request a loan pre-approval letter from a mortgage broker or lender. Other documents may be needed. The loan officer will let you know.

- W-2 forms for previous 2 years
- Paystubs for the previous 30 days
- Bank statements for previous 60 days
- Bankruptcy or divorce paperwork
- Debt records: student loans, bank loans, child support, credit cards, car, etc
- Asset records: Savings/Checking account statements, 401k, IRA, stocks, annuities
- If self-employed, previous 2 years tax returns & profit/loss statements
- If retired, previous 2 years tax returns & verification of funds
- If re-financing: homeowners insurance policy & property tax statement

How To Get A Fast Pre-Approval Letter So You Can Make Offers...

Hi my name is Joseph Goncalves. I'm a Realtor® with Keller Williams. I can help you get a fast pre-approval letter with a local mortgage broker.

Call me or send a text (732-587-6101) and I'll give you the name of the local mortgage broker that I recommend.

He will work hard to get you the pre-approval letter in a matter of days after you get him the documents listed above.

After that you'll be ready to start making offers. I can help you make those offers.

The best part about using my local mortgage broker is that he can get you fast pre-approval letters as you make offers. If you qualify for say \$500,000 and you make an offer on a house for \$450,000, you don't want to show the seller that you qualify for \$500,000. My mortgage broker can get you a fast updated pre-approval letter for \$450,000 so you can show that letter to the seller.

This gives you better negotiating power with the seller.

This is just one of the little tricks you get when you let me help you buy your next house. My services are FREE to you. I get paid by the seller at closing. Where else can you get free professional help?

If you are working with another agent this is not intended as a solicitation.



Each office is independently owned and operated



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