BUYER TOOLKIT

Pre-approval and funds request notes

Copy the wording below into an email or use it as a phone-call guide.

Requesting or refreshing a pre-approval

MESSAGE TEMPLATE

Hello [Loan Officer Name],

I am planning to buy a home and would like to confirm my current pre-approval.

My comfortable monthly payment is approximately _____, and I am considering homes up to _____. Please let me know which documents you need, how long the pre-approval will remain current, and whether there are financial changes I should avoid or discuss with you before closing.

Thank you, [Your Name]

Confirming proof of funds or funds-to-close

CALL OR EMAIL NOTES

I would like to confirm what documentation is acceptable for proof of funds or funds-to-close.

Please tell me:

- Which accounts or statements may be used
- How recent the documents must be
- Whether all pages are required
- How gift funds or transfers should be documented, if applicable
- The safest way to send the documents