



Buyer's Pre Approval Documents

Before you start looking for your new home, make sure you have a bank pre-approval letter or proof of funds letter. You will need this letter with your offer. It can take a few days to process this.

Make sure you choose a local bank that offers the loan type that best fits your needs.

Loan Types – (ask your mortgage officer for details)

- VA (Military)
- USDA (Rural Development) – for acreages and small towns (including Waverly, Seward, etc.)
- FHA –
- First Time Home Buyer
- Conventional

Loan Documents – (your mortgage officer may ask for other items in addition):

- Current paystub
- Recent Checking and Savings account statement
- Tax Returns – last 3 years
- Recent Retirement account statement (401(k), Pension, IRA, etc.)
- Any other income type proof (child support, alimony, disability, etc.)

NOTE - If your credit score is lower than what the bank will accept, there are other mortgage lenders that may accept you or strategies to adjust your credit score.

For more information, contact me:

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