



Pre-approval is essential for planning a smooth home purchase. THANK YOU for allowing our team to assist. Serving the Bay since 2003 and over 500 families helped, we are excited to serve.

To expedite the processing of your pre-approval, please gather the following items in digital pdf form (DIGITAL COPIES ARE BEST) once all papers are gathered...

Gather the following and [upload them here](#). I recommend the [scannable app](#) to turn documents into PDFs easily from your phone.

### **INITIAL ITEMS/QUESTIONS NEEDED TO EVALUATE YOUR FILE:**

1. 2 years most recent W2s all borrowers
2. full 1040s tax returns all pages last 2 years.
3. 2-year history of employment (Company name, address, position you held, hire and departure dates.)
4. 2 year living history, addresses, rents paid, dates you moved in and departed.
5. Most recent 30 days of paystubs
6. Primary Bank Statements all pages 2 months
7. Retirement Account Statements, 401K, SEP-IRA if applicable. If retirement funds are to be used for closing, we must document the terms of withdrawal. **(ask me for details)**
8. Do you owe money to the IRS or are your federal tax returns currently extended?
9. Do you have a short sale or bankruptcy? If YES, I will need the address of the subject property or discharge date of the Bankruptcy.
10. CA driver's license and SS card (digital photo or scan works best)
11. Homeowners insurance agent/carrier name and number to verify insurance expenses.
12. Do you have any ownership interest in any other properties other than the subject property?



**IMPORTANT NOTE REGARDING CLOSING FUNDS:** All closing funds and large deposits must be verified and documented as your funds. Large undocumented deposits can ruin your loan approval. If in doubt, please ask me.

**USING RETIRMENT FUNDS FOR CLOSING:** If these funds will be used for closing/reserves, we MUST document the conditions under which the funds can be withdrawn or provide a “plan description”. *If the account allows for withdrawal only in connection with the borrower’s employment termination, retirement or death the asset cannot be used.*

**IMPORTANT NOTE REGARDING NEW DEBTS:** As a friendly and very important reminder, during this loan process please make sure you don't apply for any credit card accounts, make any large purchases that are financed. New debt could be counted against you and ruin your loan approval.

We are proud to offer the largest value paired with the best service in the industry. Check if you qualify for our exclusive [“SMART home buyer program”](#) where we offer most competitive discount in the industry.

My number one priority is **great service** and keeping you apprised of the status of your file as it progresses through the system.

**\*\*Be aware!** Online banking fraud is on the rise. If you receive an email containing WIRE TRANSFER INSTRUCTIONS call your escrow officer immediately to verify the information prior to sending funds. **\*\***

[SECURE FILE UPLOAD HERE](#) | [APPLY QUICKLY ONLINE HERE](#)

Sincerely

Jason Wheeler  
Sr. Mortgage Originator  
[Jason@JasonWheeler.biz](mailto:Jason@JasonWheeler.biz)  
Direct: 925-285-2172  
NMLS# 242672  
BRE# 01458438

[PS: read in detail what to expect during the home loan process](#)



Equal Housing lender. This pre-approval is not a commitment to lend. Such commitment requires an accepted sales contract, a satisfactory property appraisal and title commitment, compliance with specific loan program / investor underwriting guidelines and a locked interest rate / loan term.