Getting Pre-Approved for Your Home Purchase or Refinance

Getting pre-approved is the first step toward understanding your budget and financing options. During our first conversation, we'll review your income, assets, debts, employment, and homeownership goals so I can recommend the loan program that best fits your needs.

Documents I Typically Need to get you qualified:

- Government-issued photo ID
- Social Security number
- Pay stubs (most recent 30 days)
- W-2s (last 2 years)
- Signed Federal tax returns (last 2 years, if required)
- Documentation of additional income (if applicable)
- Bank statements (most recent 2 months, all pages)
- Asset statements for down payment and closing costs
- Gift letter (if using gift funds)
- Name change documentation (if applicable)
- VA Certificate of Eligibility (eligible veterans/service members)

What Happens Next?

You fill out the online application, send me your documents and I'll review your loan options and issue your pre-approval.

Helpful Resources:

https://www.consumerfinance.gov/owning-a-home/loan-estimate/

https://www.consumerfinance.gov/owning-a-home/closing-disclosure/

Ready to Take the Next Step?

📞 **Schedule a complimentary 15-minute mortgage consultation today.**

702.429.3994

Or, 📝 **Apply online in just minutes.**

Jacqueline O'Shaughnessy | @TheMortgageRX | Loan Officer
South Wind Financial, Inc.
6655 W. Sahara Ave., suite D114
Las Vegas, NV 89148
Co NMLS #9462, Jo NMLS 382900, Jo license #6603
www.privatemoneyloans.vegas