

FINANCING YOUR home

QUICK GUIDE TO PRE-APPROVAL



DAVID, MATT & RACHAEL
THE POLLACK MORTGAGE TEAM

TALKING TO YOUR LENDER

FINANCES

Get Prepared to Buy Your New Home



There are many different factors that the lender will use to calculate your pre-approval. If you know buying is on the horizon, it's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns (2 Years)
- W-2 or W-9 Forms
- Pay Stubs (30 Days)
- Bank Statements (2 Months)
- List of Monthly Debt

Don't Have Everything Yet? That's okay!
We don't need it to start the conversation!



FINANCES

Funding Your Perfect Home

Before you officially begin your home search, we always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS WE WILL ASK DURING OUR INITIAL INTRO CALL...

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- ✓ What type of employment you have? W2 or Self-employed?
-
- ✓ Do you have any money saved to buy a home?
-
- ✓ What debts do you currently have?
-
- ✓ What is your current credit score?
-
- ✓ What type of property you are interested in purchasing?
-
- ✓ What monthly housing payment you are comfortable with?
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MOST IMPORTANTLY.. BE HONEST!

GUIDING YOUR WAY HOME

Buying a home is a big step, and we're here to make the mortgage process feel simple and straightforward. Let's do this!

ABOUT US

For more than 30 years, the Pollack family has helped homebuyers navigate the mortgage process. What started with David Pollack's experience in the mortgage industry has grown into a family team built on knowledge, personal service, and helping clients make confident decisions.

Why Work With Us?

Experience You Can Trust

30+ years of mortgage experience and knowledge.

Personalized Guidance

We take the time to understand your goals and explain your options.

A Family You Can Count On

We're here to make your mortgage experience simple, personal, and stress-free.

The Pollack's

YOUR MORTGAGE FAMILY



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