

Subject: Navigating Your Next Steps Toward A Mortgage Prequalification Letter

Dear [Client Name],

Thank you for reaching out regarding your interest in purchasing a new home. Obtaining a mortgage prequalification letter is an essential first step in the home-buying process, as it provides a clear picture of your borrowing power and strengthens your position when making an offer.

To move forward with your prequalification, please follow these next steps:

- **Gather Financial Documentation:** Prepare your most recent pay stubs, W-2 forms from the last two years, and bank statements for the past 60 days.
- **Review Your Credit:** Ensure your credit report is accurate. We will perform a soft credit pull to assess your current standing without impacting your score.
- **Complete the Application:** Fill out our secure online application form at [Link] or schedule a brief phone consultation to provide your details.
- **Debt-to-Income Assessment:** We will review your monthly debt obligations against your gross income to determine your maximum loan eligibility.

Once we receive your information, our team will review the details and issue your prequalification letter within [Number] business hours.

If you have any questions about these steps or the documentation required, please feel free to contact me directly.

Best regards,

[Your Name]
[Your Job Title]
[Company Name]
[Phone Number]
[Email Address]