MORTGAGE PRE-APPROVAL GUIDE

WELCOME HOME

Mortage pre-approval is the first step to owning your own home. It's a serious decision, but it doesn't have to be difficult. Banks and Mortgage lenders are experienced and can walk you through the process step-by-step. Share this sample letter with your lender to ensure your letter meets all of the program's requirements.

Lenders: *for questions about this affordable housing program, visit* ***WelcomeHomeOH.com***

Your choice of bank or mortgage lender

Your name

Credit Check a "hard" credit pull to ensure you meet the score and credit history requirements

Income Verification will require your lender to view your W2s, taxes, and/or pay stubs.

Purchase price varies based on area market. Contact Community Building Partners if you are unsure of the required amount.

Contact information for your lender so Community Building Partners can ask questions and move forward.

Pre-Approval is not a guarantee or contract for your home.

CIVISTA BANK

Preliminary Pre-Approval Notice

Date: [redacted] 2025

RE: [redacted]

To Whom It May Concern,

Please be advised that the above referenced buyer(s) has/have submitted a mortgage loan application to Civista Bank for financing to purchase a residential property.

Based on initial information submitted to Civista Bank, including credit report(s), the buyer(s) is/are preliminarily pre-approved for a purchase price up to $160,000.00. Please note that this letter is not a commitment to lend funds and that this preliminary pre-approval is based upon initial and unverified information, which although deemed to be reliable, is not guaranteed to be correct. A final loan decision cannot be made until a complete mortgage loan application and all supporting documentation are received and verified.

Interest rates are subject to daily change without notice. Changes in loan terms may affect the loan amount and the qualification of the buyer(s). This preliminary pre-approval expires 90 days from the date noted above.

Timothy D Ott

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MEMBER FDIC EQUAL HOUSING LENDER NMLS#412766

SAMPLE LETTER

P.O. Box 5016 | Sandusky, OH 44871 | 800.604.9368| civista.bank | Member FDIC | Equal Housing Lender

You're all set! Send your finished letter to your county's Welcome Home administrator and joe@praxia-partners.com for next steps!

COMMUNITY BUILDING PARTNERS