

# Mortgage Application for First-Time Homebuyers

Date: [Insert Date]

[Lender's Name]

[Lender's Title]

[Lender's Company]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

We are writing to formally apply for a mortgage to purchase our first home located at [Property Address]. As first-time homebuyers, we are excited about this significant step and seek your assistance in making our dream a reality.

We have thoroughly researched the housing market and believe that this property meets our needs. We are prepared to provide the necessary documents and information required for the application process, including but not limited to:

- Proof of income (pay stubs, tax returns)
- Credit reports
- Personal identification
- Details of debts and assets

Our current financial situation is stable, and we are committed to ensuring timely payments throughout the duration of the mortgage. We have also completed a homebuyer education program to better understand the responsibilities that come with homeownership.

Thank you for considering our application. We look forward to the opportunity to work with you and would appreciate any guidance you can provide throughout this process.

Sincerely,

[Your Full Name]

[Your Partner's Full Name (if applicable)]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]