

Fixed-Rate Mortgage Application Process Guidance

Dear [Applicant's Name],

Thank you for considering [Lender's Name] for your fixed-rate mortgage. Below is a step-by-step guide to help you throughout the application process:

Step 1: Pre-Qualification

Complete the pre-qualification form on our website or contact our loan officer at [phone number]. This will help us assess your eligibility.

Step 2: Gather Required Documents

Please prepare the following documents:

- Proof of income (pay stubs, tax returns)
- Credit history
- Employment verification
- Debt information
- Identification (Driver's license, Passport)

Step 3: Complete the Application

Visit our online portal or schedule an appointment with a loan officer to fill out the mortgage application.

Step 4: Underwriting

Your application will undergo underwriting, where we will evaluate your financial information.

Step 5: Closing

Once approved, we will finalize the documents for your closing appointment.

If you have any questions, please do not hesitate to reach out to us at [contact information]. We look forward to assisting you with your mortgage needs!

Sincerely,

[Your Name]
[Your Title]
[Lender's Name]
[Contact Information]