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# PROMISSORY NOTE

FOR VALUE RECEIVED, \_\_\_\_\_ of  
ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_  
RP \_\_\_\_\_, promise(s) to pay to the order of \_\_\_\_\_  
the principal sum of \_\_\_\_\_ and /100 DOLLARS (\$) in legal  
tender of the United States, with interest from the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, to be paid at the rate of  
\_\_\_\_\_ % per year or any part thereof. Should this Note be paid in full within thirty days from the above date or at any  
time during a thirty day period, interest shall be charged at a daily rate of \_\_\_\_\_ % per day.  
Principal and interest shall be payable at the offices of:

\_\_\_\_\_ or at such other place as the holder hereof may designate in writing.  
Should any installment not be paid when due, or should the Maker or Makers hereof fail to comply with any of the terms  
of this agreement, or if Holder deems itself insecure or if Maker defaults under these terms, the entire unpaid principal  
sum evidenced by this Note, with all agreed interest, shall, at the option of the Holder, and without notice to the  
undersigned, become due and may be collected forthwith, time being of the essence of this Agreement. It is further  
agreed that failure of the Holder to exercise this right of accelerating the maturity of the debt, or indulgence granted  
from time to time, shall in no event be considered as a waiver of such right of acceleration or estop the Holder from  
exercising such right.  
Installments, or payment if single payment Note, not paid within 5 days of due date shall incur a late fee of 15% of the  
installment or payment, but not less than \$10.00. After a period of 30 days this Note shall be considered to be in default  
and all interest hereon shall thereafter accrue at the rate of \_\_\_\_\_ % per year, or any part thereof, until paid in full. The  
Holder shall be entitled to all costs of collection should this Note, or any part of the indebtedness evidenced hereby, be  
accelerated and not paid. Should this note be collected at law or by an attorney at law, an Attorney/Collection Fee of 15%  
of the balance due, but not less than \$100.00, plus any costs and administration fees, shall be added.  
And each of the undersigned, whether principal, surety, guarantor, endorser, or other party, severally waives and  
renounces demand, protest, notice of demand, protest and non-payment.  
IN WITNESS WHEREOF, the parties hereto have caused these presents to be signed in person this \_\_\_\_\_ day of  
\_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
(Witness) Social Security #: \_\_\_\_\_

\_\_\_\_\_  
Notary Public (SEAL) Social Security #: \_\_\_\_\_

**PAYMENT SCHEDULE**  
PAYMENT SHALL BE IN ACCORDANCE WITH INDEPENDENT CONTRACTOR SERVICES AGREEMENT OF EVEN DATE  
EXECUTED BY MAKER.

© 2003 Trust America, 6242 Englishwood Road, Suite 200, Tyler, TX 75701 Phone: 770-495-7400 Fax: 770-495-2792 (Ext. 1283) - Form WFL-0216 - 3

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Mortgage pre approval sample letter. Mortgage approval letter template. Mortgage pre-approval letter template. Mortgage loan pre-approval letter sample.

Apart from handling all the incoming mortgage applications, official claims, and documents, it's also necessary to provide customers with a timely response. This makes the pre-approval letter template more effective and speeds up mortgage application processing. Loan Approval Letter Tip #3. If you're receiving gifted money to cover a portion of your down payment, the lender may require that you back it up with a written letter or copy of the check so that your lender can verify the source of the gift. You'll typically need to show a current profit and loss statement as well as two years' worth of income records. The assessment is usually free and can be done online or over the phone. During the preapproval process, your lender will ask you for several documents and pieces of information. If the seller considers your offer, they'll potentially feel more comfortable knowing that you've demonstrated an ability to afford the home. If your home search is taking place in one of these in-demand markets — and even if it's not — you want to increase your chances of being able to act quickly and make an offer on a property you love. Refer to these mortgage pre-approval letter samples designing your customer communications. Mortgage Pre-Approval Letter Samples: Make sure that the mortgage pre-approval letter sample includes borrower and lender's names, loan amount/purchase price, term, interest rates, and type of property. How to Send a Loan Approval Letter? Photo Courtesy: Tim Robbarts/Getty Images A home you own is also considered debt. To help you sort through the process, we've rounded up the basics about preapprovals, including the various documentation you'll need to provide to a lender for them to get the details they need about your financial situation and efficiently process your application. Banks and financial institutions have thousands of requests for approval they need to process. See a pre-approval letter template as an element of the big picture Banks that want to make lending profitable should view loan approval letters as a part of the conversion funnel. The lower your debt-to-income ratio is, the better. This will allow you to offer them the most relevant mortgage loan and terms. When potential applicants know what they need to supply, banks don't have to make additional requests and send extra communications. Specify the requirements for loan approval The financial industry has a lot of mandatory requirements that are applicable both to lenders and borrowers. Getting a preapproval is a much more thorough process that involves filling out a mortgage application, among other things. When to Send Them and Why? Mortgages, like any other large loans, make all parties expend a lot of effort. For this reason, most large banks and financial organizations automate customer communications delivered through direct mail and online channels. The preapproval process is smoother when you have these documents prepared beforehand so that, when the lender needs to check them, you won't have to go on a time-consuming search or risk forgetting something because you're hurrying. Employment and Income Verification Documents Your lender will typically begin with a few basic questions about your identity and financial situation. You may also need to provide your landlord's contact details and your apartment information to the lender. While you can get preapproved for a mortgage online, a preapproval letter comes from a lender who's taken the time to examine key details of your financial situation, effectively vetting you. Although this approach already optimizes many repetitive processes, the borrower still needs to organize mail fulfillment, 100% automated mail rendering, and shipment with InkIt. Generally, it's necessary to provide W-2 wage statements, personal and business tax returns for the last two years, bank and investment account statements, employment verification, and other documents that prove the solvency of the borrower. First, if you're renting an apartment, you may need to show your payment history for the past two years. That's especially true if you're house-hunting in a seller's market where it can feel like homes barely make it up for sale before intrepid buyers make offers and get those desirable properties under contract. Define what indicators of the applicant's financial background increase their chances to be approved for a mortgage. Make sure to include all pages on the statements, even if they're blank. Records of All Your Debts and Other Payments To get the most accurate picture of your financial situation, your lender will also need to look at all of the debts you currently carry so they can determine your debt-to-income ratio. Basically, you will follow one of these three approaches with varying levels of automation: Manual processing of customer information and writing a loan approval letter. Without automation, you won't manage to handle hundreds of personalized communications every day. Automatic generation of customer loan approval letters with further manual printing and mailing. To verify your income, you'll need to provide W-2 forms, two recent pay stubs and documentation of bonuses. First, start by making a budget so you have an idea of what you can afford — and what you can cut down on to free up some extra money to put toward your down payment. Automated Letter of Approval Once you made up your mind about the pre-approval letter template and content, choose the optimum delivery method. More mailing tips below. Loan Approval Letter Tip #1. If you have a larger down payment or cash reserve, this can boost your chances of qualifying for more favorable loan terms. This can include 1099 forms you received or additional income statements you used when you filed your taxes. Advanced tools can automatically pull data from a CRM or database to build a mortgage pre-approval letter sample, fill it out, and initiate the delivery in real-time. Mortgage Pre-Approval Letter Samples and Approval Letter Templates If you are about to start writing an approval letter, these mortgage pre-approval letter samples and approval letter templates should be useful. The more you do before you apply, the smoother the process will be. You'll also need to show any alimony or child support payments you make. From these, you'll learn what your score is and can see if there are any errors to clear up or areas to work on. Photo Courtesy: MoMo Productions/Getty Images If you've recently gotten divorced, the lender may ask for a copy of your divorce decree. From income statements to alimony payments and retirement income, learn more about what you need in order to prepare for a mortgage preapproval. Why Should You Get a Mortgage Preapproval? Although you might've heard both used interchangeably, a preapproval letter from a lender is different than a pre-qualification. These help you get an idea of what you'll qualify for so you can make sure the monthly payments fit within your budget and are affordable overall. Additional Paperwork to Complete the Process Depending on the lender you're working with, you may be required to submit other important documentation. If you have any real estate income that qualifies, such as income you earn from a rental, you'll also need to provide this documentation. The understanding of global processes and planning should always happen long before you get in touch with borrowers. Find more business recommendations for mortgage loan companies, credit unions, and insurers in this article. Loan Approval Letter Tip #2. Photo Courtesy: Westend61/Getty Images A preapproval is a much stronger piece of paper. While it isn't a requirement to do so, getting a mortgage preapproval can strengthen your offer and streamline the process of purchasing your new home. An offer with a 20% down payment and a preapproval letter is much stronger than one with no preapproval and a 5% down payment. Use These Tips for Preapproval To qualify for a mortgage, there are a few easy tips to follow and steps to take ahead of time. According to Bank of America, a preapproval is "an offer (but not a commitment) to lend you a specific amount" of money, so it lets you know exactly how much you can borrow and put towards the purchase of a home. The rent you receive should count as income as long as you've been receiving it for at least a year. Proof of Your Assets In addition to your income, you'll also need to verify your assets. These documents should be relatively easy to access, and you might even be able to download some of them online. We've scanned multiple sources with approval letter templates to pick the most quality ones. The applicant supplies the lender with their debt, income, and assets to get an estimated amount they can expect to borrow and learn about available mortgage options. This information appears on your offer letter when you make an offer on a property. They may also ask for end-of-year pay statements. The borrower may also be charged an additional fee since such a scrupulous check takes a lot of lender's time and resources. In just 1-3 business days, the applicant will already be able to find out the offer. When to send: After a potential borrower contacts you to find out what lending conditions they are eligible for and get some recommendations. Why: It allows the pre-qualified borrower to find out the loan amount and decide whether they can afford the chosen house. Loan pre-approval notice is sent in response to an official mortgage application filled out by the borrower. The pre-approval letter can be delivered after the pre-qualification notice or independently upon the request for an approval letter. Why: To make the real estate application of the borrower more credible and improve their chance to get the house if you have never provided loan approval letters or don't know how to pick a mortgage pre-approval letter sample, we've got you covered. It's important to do this for each of your bank accounts. If you're self-employed, a freelance worker or an independent contractor, there are a few additional requirements because you won't have W-2 forms or pay stubs from an employer even though you'll still be able to provide tax returns. Next, obtain a free copy of your credit reports here. You may qualify for a first-time homebuyer program, an FHA loan or a jumbo loan, depending on your situation. Your credit report may also contain much of this information, including balances and current standings for various accounts that get reported to the credit bureaus. The primary goal in getting one is to be able to demonstrate to potential sellers that your finances back up your offer and that you're a secure choice as a buyer. InkIt integrates with a CRM system or database of the lender to automatically customize the pre-approval letter templates with variable data printing. The decision must be provided within 10 business days. Photo Courtesy: Kate sept2004/Getty Images If you've already started looking around for a new house to purchase, you might've noticed that competition for homes can be fierce. Here are two main types of loan approval letters that financial institutions deliver to inform borrowers about the possible loan. Loan pre-qualification notice Pre-qualification letter is the lender's response to the borrower's inquiry that indicates approximate conditions of the future mortgage loan. This means the lender will preapprove you for a new mortgage, pending the sale of your current home. To make a pre-approval letter template look professional, you need to customize it and include all the critical details. If your current home is under contract or on the market, you may be preapproved with a contingency. Let's talk. Nevertheless, this takes way lots of time and manual effort of your organization's employees. Continuous communication is essential to build transparent relationships and maintain the reputation of a reliable lender. Conventional Mail vs. This helps them determine which documents they need to collect from you and how they'll verify your income. To start, you'll want to provide a copy of two months' worth of bank statements — or more, depending on what your lender asks for. automation What Are Loan Pre-Qualification and Pre-Approval Letters? MORE FROM REFERENCE.COM They'll also want to know about your employment and will ask if you're retired, a W-2 salaried or hourly employee, or a self-employed or freelance worker who receives 1099 forms for tax purposes. They help to determine the tone of voice and what mandatory fields to include. Everything starts long before a potential borrower contacts your financial organization with a direct request. Since in the US, the lending and mortgage sector is the pillar of the financial industry with total mortgages reaching \$10.5 trillion, we decided to dedicate this article to loan approval letters. It will be useful to lenders and financial institutions dealing with official offline communications. Consider automation for mortgage pre-approval letter samples Of course, you can take one of the ready-made templates and customize it manually adding the necessary details. This involves complex information about stocks, bonds and 401(k) statements showing your vested account balances. If you're retired, a veteran, applying for a USDA loan or a first-time homebuyer, you'll also want to discuss this with your lender. Photo Courtesy: Ricardo Imaen/Getty Images Try and save as much as possible to pay down your debts and contribute more money toward your down payment. Give your lender a copy of the lease, proof of payments and the address so that they can determine the current market value of the property. That's why both pre-qualification and pre-approval letter templates must be personalized to the preferences of each individual and take into account their previous interactions with your organization. First, the lender will need your Social Security number to verify your identity and run a credit check on you. If you're receiving Social Security, retirement pension, alimony or child support payments, provide records of this income, too. Photo Courtesy: Morsa Images/Getty Images Depending on the other assets you have, you'll also need two months of retirement statements for IRA accounts, investment accounts and certificates of deposit. When to send these loan approval letters and why? 3 things to note before using a pre-approval letter template and sending a loan approval letter Mortgage pre-approval letter samples and approval letter templates How to send a loan approval letter? Conventional mail vs. If the seller receives multiple offers, their real estate agent will likely follow up by asking who's preapproved — a factor that can help the seller choose the strongest buyer. Real estate agents, lenders, and customers exchange multiple types of communications that differ at each stage of the loan approval process. Mortgage preapprovals show the seller that your income, your employment and your assets have all been verified. This method is only suitable for occasional mailings. Photo Courtesy: seksan Mongkhonkhamso/Getty Images Lenders want to know how you receive the money that you'll be using to make the payments on your mortgage, so they'll typically want to see your state and federal tax returns from the two previous years. The created document is stored in the system for record-keeping, instantly printed, and mailed to the necessary recipient. Want to learn more about InkIt's mail automation for finance, insurers, utilities, marketing, or official communications? Keep reading to find out: What are loan pre-qualification and pre-approval letters? Try to include as much detail as possible: provide information about any student loans you may have, additional mortgages, credit cards debt and even car loans. There are several different loan options available and your preapproval process may be smoother if you determine this ahead of time. Down Payment Information to Keep in Mind In addition to your documentation, your lender will also need to know how much you'll be paying as a down payment. The applicant gives the mortgage lender access to all the necessary financial records and details, including credit score, credit report, and credit history check. When you're looking into your debt, you may want to take some time to test out an online mortgage pre-approval calculator. Your down payment helps determine your loan amount, along with the type of loan you qualify for. For example, if you have a savings and checking account at one bank, a savings account at another bank and a savings account at a third bank, you should provide the lender with statements for each account. This information isn't final and is based solely on the details provided by someone who is buying a home. Photo Courtesy: Roberto Westbrook/Getty Images Your down payment also determines the amount you qualify for and your interest rate on the loan. Pre-approval letters usually include a specific loan amount and interest rates. When to send: When the borrower fills out a mortgage application and shares their financial background to learn the final results.

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