

PRE-QUALIFICATION PROCESS

How much can I afford?

Knowing how much you can borrow is the key to understanding how much house you can afford to buy. To understand how much you can borrow, it's always best to be pre-qualified.

Call Cohen Financial Group at 310-777-5401. We'll quickly move you through the pre-qualification process, and provide you with a letter confirming your purchasing power.

Here's what you will need:

▶ If Employed:

- _____ 1. Legible photocopy of all borrowers' driver licenses
- _____ 2. Two years personal tax returns (all pages)
- _____ 3. Two years W2's
- _____ 4. One month's paystubs
- _____ 5. Two months bank account statements (all pages)

▶ If Self-Employed:

- _____ 1. Legible photocopy of all borrowers' driver licenses
- _____ 2. Two years personal tax returns (all pages)
- _____ 3. Two months bank account statements (all pages)
- _____ 4. Two years corporate tax returns (all pages) (with K1's if applicable)
- _____ 5. 2011 business P&L

PRE-APPROVAL PROCESS

Congratulations! You've found the house you want to buy. It's time to begin the pre-approval process. With Cohen Financial Group's help, you can quickly move through the pre-approval process and submit your lending application.

There are two ways to initiate pre-approval:

- ▶ **Contact Cohen Financial Group at 310-777-5401** to begin the pre-approval process.

Or

- ▶ **Apply online at cohenfinancialgroup.com.** Click [Apply Online](#) to fill out our secure Complete Application, available 24/7. Once you fill out a Complete Application, we will contact you within 24 hours.

Here's what you'll need to provide:

- _____ 1. Borrower(s) Name
- _____ 2. Borrower(s) Social Security Number
- _____ 3. Property Address
- _____ 4. Offer/Purchase Price
- _____ 5. Down payment
- _____ 6. Borrower(s) Profession
- _____ 7. Borrower(s) Employer (employee/self-employed)
- _____ 8. Borrower(s) Income
- _____ 9. Borrower(s) Credit Score (approximate)
- _____ 10. Borrower(s) Phone #(s)
- _____ 11. Borrower(s) Email

If you have any questions regarding pre-qualification or pre-approval, or require assistance in completing the application, call Cohen Financial Group at 310-777-5401. **On the weekends, call Mark Cohen at 310-387-3455 or Seth Cohen at 310-467-5216.**