

Mortgage Pre-Approval Letter

A 30 year fixed mortgage is encouraged.

The mortgage pre-approval must be through a bank. A pre-approval from a mortgage company or a letter from an on-line company will not be accepted and will jeopardize your participation in the lottery.

It is suggested you discuss the MassHousing programs and the Soft Second™ Loan Program through the Massachusetts Housing Partnership with your bank. Both offer exceptional programs for first time homebuyers.