



October 9, 2025

## Congratulations



You've been pre-approved for a loan amount of \$431,250.00. In combination with your down payment of \$143,750.00, you can purchase a property worth up to \$575,000.00.

This pre-approval letter is not a commitment to lend or a Loan Estimate. If we approve your loan application, the loan terms, loan amount, and conditions may be different from what is described to the right.

### Your pre-approval is based on a preliminary review of the information we currently have about your:

✓ Assets ✓ Credit Report ✓ Income

### It's time for you to start shopping.

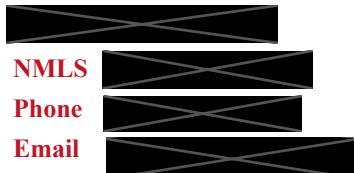
As you search for your new home, use this pre-approval letter to show real estate agents and sellers that you're a serious buyer.

If you decide to apply for a loan:

- We (Lender) will perform satisfactory verification of all relevant Employment/Financial documentation.
- The selected property must meet eligibility requirements, not limited to review of Appraisal, Title Report and Property Insurance.
- You must be willing to comply with lender's standard closing requirements.
- You must disclose any material adverse changes to financial condition, employment or credit profile from time of Pre-Approval.

We appreciate the opportunity to help you with your home loan needs. If you have questions, please contact us at the number below.

Sincerely,



This letter does not constitute a loan commitment & is only a preliminary evaluation of a borrower's ability to qualify based on the information available as of the date of this letter. Your actual loan terms may be completely different from this Pre-Approval letter. Get an official Loan Estimate before choosing a loan.

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