



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 you:

✓ 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,



NMLS



Phone



Email



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.

Your pre-approval details:

Purchase price

\$575,000.00

Loan amount up to

\$431,250.00

Down payment

\$143,750.00

Valid until

December 8, 2025

This information is accurate as of 10/9/2025. Your pre-approval is subject to change or cancellation if your requested loan no longer meets applicable regulatory requirements.

959 US. Highway 46 – Suite 401, Parsippany, NJ 07054
888.749.9595 | www.homelend.net