**MORTGAGE CREDIT PRE APPROVAL LETTER**

January 1, 2021

Mr. & Mrs. Home Buyer

Congratulations! Your credit has been Pre-approved for a Residential Mortgage Loan subject to the following terms and conditions:

Purchase Price: $100,000.00 Loan Amount: $96,500.00 Product Type: FHA Fixed Rate

Your credit approval has been based on a total maximum payment amount with the loan characteristics noted above. It is not a loan approval. It represents our best estimate of the loan for which you could qualify from one of our lenders, based on the credit information you have provided to us.

Approval of your loan is subject only to the following:

1. Receipt of a satisfactory appraisal and property requirements indicating acceptable value and condition.

2. Compliance with all standard loan conditions contained in the loan commitment letter which will issue prior to loan closing.

This approval is based upon information on your financial condition provided by you. We reserve the right to cancel this approval if any statement made to us in your application or confirmed from another source is found to be false in any way. Any change in your financial condition prior to the loan settlement must be reported to us. We will update your information at the time your property is selected.

Any adverse change could affect your approval. You must notify your lending officer immediately upon selecting a property to enable us to order an appraisal. Your lending officer will be responsible for forwarding a copy of your accepted sales agreement to us.

This approval is not transferable and is based on information contained in your loan application, which you should review carefully prior to signing.

Please call your lending officer with any questions about your loan information.

**Ralph A. Luis                                                                                        NMLS ID – 329218                                                                              Florida LO 14848
Loan Officer                                                                                        888-958-4228**