



# PRELIMINARY LOAN APPROVAL

January 15, 2017

Dear Cindy and Bob:

**Congratulations!** Based on the information you provided, you have been pre-approved for a home loan with the following terms and conditions:

<b>Borrower:</b>	Cindy and Bob Hutchins
<b>Purchase Price:</b>	\$475,000
<b>Loan Amount:</b>	\$380,000
<b>Loan Type:</b>	Conventional
<b>Loan Term:</b>	30 Year Fixed
<b>Interest Rate:</b>	4.625%
<b>Property Address:</b>	7845 Elm Avenue San Diego, CA 92107

Final approval of this home loan is subject to re-verification of the previously provided information and is subject to additional conditions including (but not limited to) the following:

1. No material change to your income, assets, liabilities or employment.
2. An acceptable appraisal of the property being purchased that supports the purchase price and property condition.
3. Clear title to the property.
4. Sufficient and verifiable funds to close escrow.
5. Final underwriting approval.

This pre-approval expires 90 days from issuance and is subject to industry guideline changes. This letter does not constitute a contract nor a guarantee of specific rates or terms.

Sincerely,

A handwritten signature in blue ink that reads "Steve Collings".

Steve Collings  
Senior Loan Officer  
(855) 838-7411 Ext. 101  
scollings@hmfi.net

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