

## Mortgage Pre-Approval Letter

Congratulations! You have been pre-approved for a home loan with EquitySmart. I'm looking forward to helping you purchase your new home. Please don't hesitate to call me with any questions.

### Client Information

Applicant(s):

Property Address:

Terms:

Program:

Sales Price:

Loan Amount:

Down Payment:

Loan-to-Value:

Interest Rate:

Occupancy:

### Review Progress

A licensed Loan Officer has reviewed the following:

- ✓ Reviewed applicant's credit report and credit score
- ✓ Verified applicant's income
- ✓ Reviewed applicant's debt to income ratio

This approval expires on

Sincerely,

### Final Steps

If your financial, employment, and credit situation do not materially change, we'll only need a few more things to get a final mortgage commitment:

- 1 A fully executed Purchase and Sale Agreement
- 2 A satisfactory appraisal
- 3 An acceptable title commitment
- 4 Proof of sufficient homeowners insurance
- 5 Satisfaction of all final underwriting conditions
- 6 Executed final loan documents
- 7 Final commitment for this loan is also subject to: