



Mortgage Loan Pre-Approval

Subject Property: To Be Determined

CONGRATULATIONS! Based upon the information received to date, and a review of your credit report, you are pre-approved for a mortgage loan under the following terms and conditions:

**Purchase Price:**

**Program:**

**Interest Rate:**

Final Loan determination will depend upon Underwriter approval of your completed loan application package. This includes, but not limited to, verification of your income, assets, liabilities, acceptable property condition, appraised value, and clear title.

Your loan application will be submitted for lender review upon receipt of the necessary documents required to verify your income, assets, liabilities and property.

The interest rate noted above was used as the basis for a pre-qualification only. This rate does not reflect the actual rate to be charged upon loan closing. Until you have locked-in your rate and loan program, rates and fees are subject to change. Please be sure to contact the undersigned to coordinate locking in your interest rate.

Any change in your income, assets, liabilities or credit may affect your ability to obtain FINAL loan approval. Also, note that we require copies of cancelled checks that were paid/deposited to the Escrow/Title Company or Builders prior to final loan approval and issuance of loan documents. Use of cash advance or credit cards to pay for upgrades or cash to close is not acceptable.

It is a pleasure to work with you. We will keep us informed as we progress with your application. Please feel free to call should you have any questions.

Sincerely,

*David De La Torre*

[DAVID@DLOANS.COM](mailto:DAVID@DLOANS.COM)

Account Manager

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