



(Today's Date), 2018

Dear (Customer Name),

Congratulations! We are pleased to inform you that you are conditionally pre-approved for a residential mortgage loan based on the terms outlined below.

Property Address:	TBD
Loan Program Type:	Conventional, 30-Year Fixed
Purchase Price:	\$650,000
Down Payment:	\$65,000
Loan Amount:	\$585,000
Expiration Date:	(120 days from credit report)

This conditional pre-approval is based on Caliber's preliminary review of the financial information you provided regarding your income and assets and your credit report, and is subject to our final underwriting approval.

A final underwriting approval is subject to the following conditions:

1. A satisfactory residential appraisal report
2. Satisfactory review of the executed sales contract and addendums
3. No material changes to your financial status or credit report prior to closing
4. Completion and execution of all residential application forms and disclosures
5. Evidence of satisfactory homeowner's insurance
6. Satisfactory title insurance policy for the subject property
7. Final underwriting review, including updated verification and underwriter review of all income and asset documentation

Interest rates and points are subject to change at any time without prior notice before a rate lock is executed, and any change in the prevailing interest rates and points could affect this pre-approval. We reserve the right to revoke this pre-approval at any time if there is a change in your financial condition or credit history which would impair your ability to repay this obligation and/or if any information contained in your application is untrue, incomplete or incorrect.

Thank you for selecting Caliber Home Loans as your residential lender. If you have any questions about this approval or need any assistance, please feel free to contact me at 206-949-9186.

We look forward to closing on your new home and feel confident that Caliber Home Loans will exceed your customer service expectations.

A handwritten signature in blue ink that reads 'Carol A. Rudd'.

Carol A. Rudd (NMLS#92937)
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