

PRE-APPROVAL

3918 Clock Pointe Trail S 105 Stow, OH 44224

05/28/2019Jessica L Hayes & Jeffrey Bertulies
Debbie Korce NMLS#234472 dkorce@hancockmortgage.com

The above mentioned borrowers have been pre - approved for a mortgage loan with Hancock Mortgage Partners and they are qualified to make this offer on your home. This will be an Owner Occupied **FHA 30 year fixed mortgage property located at:**

317 Denison Ave, Elyria Oh 44135

This pre - approval is based on a full Tri-Merge Credit Report, Employment Information and Hancock Mortgage Partners, using information received directly from the borrower(s). This approval is subject to the following:

- *Home MUST appraisal at or above purchase price
- *Complete and clear title required/escrow docs and insurance
- *Verification of funds for down payment
- *Must have 30 days of paystubs
- *No "new"/additional debt acquired by borrower(s) "prior" to close of loan
- *All income, tax, bank statements and other information needs to be reviewed
- *Credit issues if applicable need to be resolved prior to writing contract.

This <u>does not constitute</u> a loan "commitment" which can only be issued with the conditions being met. However, credit has been pulled, reviewed and has been accepted. In accordance with Hancock Mortgage Partners Lending Guidelines.

If you have any questions or concerns, please feel free to contact meat 330-352-4157.

Sincerely,

Debbie Korce

Debbie Korce - Loan Officer 330-400-4003 office 440-263-0551 cell