



Conditional Qualification Letter

Date: 12/20/2022

Prospective Applicant: Rose Marie Orantia Rose

Purchase Price:	\$100,000.00	Qualifying Interest Rate:	6.750%
Loan Amount:	\$75,000.00	Term:	360 Months
Loan Type/Description:	Conventional Fixed Rate	Max Loan to Value:	75.000

Mortgage Banker, Graham Parham, **Has** received a signed application for the loan from the prospective applicant, **Has** reviewed the prospective applicant's credit report and **Has** reviewed the credit score.

The prospective applicant has provided Graham Parham, **In Writing** with the following information about the prospective applicant:

Income: **Yes**
Available Cash for down payment and payment of closing cost: **Yes**
Debts: **Yes**
Other Assets: **Yes**

Based on the information that the prospective applicant has provided to the mortgage banker as described above, mortgage banker has determined that the prospective applicant is eligible and qualified to meet the financial requirements of the loan. The loan **Is Not** contingent on the sale of other real estate.

This is not an approval for the Loan. Approval of the loan requires: (1) the mortgage banker to verify the information that the prospective applicant has provided; (2) the prospective applicant's financial status and credit report to remain substantially the same until the loan closes; (3) the collateral for the loan (the subject property) to satisfy the lender's requirements (for example, appraisal, title, survey, condition, and insurance); (4) the loan type and terms, as described, to remain available in the market; (5) the prospective applicant to execute Loan documents the lender requires; and (6) the following additional items (list):

Graham Parham

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