

V.I.P. Independent Mortgage Inc. 5401 North Oracle Road Tucson, AZ 85704

Pre-Approval Letter

Borrower(s):	Sylvia Chan	
Property Address:		
	, OH	
Loan Number:	74395775	

Dear Sylvia,

It is with great pleasure that V.I.P. Independent Mortgage, Inc. extends to you the pre-approval of your home loan. This loan approval is based upon the following terms:

Purchase Price:	65,000.00	Interest Rate:	6.990
Loan Amount:	52,000.00	Loan Program:	Conforming 30 yr.
			Fixed
Loan Type:	Conventional	Loan Term:	360
Loan Program:	Other	Total Mo. Payment:	\$345.61

Final loan approval will be rendered upon satisfactory review/acceptance of the following:

- Appraisal
- Escrow & Title documentation
- Sufficient Funds to close plus reserves if applicable
- Federal Tax Transcripts

This Pre-Approval does not constitute a loan approval or a commitment to lend. All additional information provided by the applicant must be approved by an underwriter. Any material change in the Buyer's credit or financial profile will render this pre-approval null and void.

If you have any further questions please do not hesitate to contact me.

Sincerely,

Hunter Sampsel

Hunter Hamilton Sampsel V.I.P. Independent Mortgage, Inc. 520-977-4397 Cell Phone hunter@vipmtginc.com