



United One Mortgage
22939 Hawthorne
Blvd Unit 204, Torrance,
CA 90505

LOAN PRE-APPROVAL AND PRELIM UW FINDINGS

Issued to:

Property Address:

Please be informed that the client's name about is/are pre-qualified for homefinancing based on preliminary review of the credit report and incomeinformation.

Purchase Price	Loan Amount	Interest Rate	Term & Program
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Loan Type	Occupancy Type	LTV Ratio	Down Payment
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LOAN APPROVAL is subject to the following:

- 1) Interest rates must be equal to or less than the interest rate as of the date of this certificate.
- 2) The client's financial position and credit worthiness do not change from the date of this certification.
- 3) Verification of the financial and other information provided by the client and to conform to required underwriting standards.
- 4) Program guidelines remain unchanged.
- 5) Acceptable appraisal and inspection of the property.
- 6) United One Mortgage reserves the right to decline any loan, which does not conform to FNMA, FHLMC, HUD, FHA or other agency/underwriting/investor guidelines.
- 7) This Loan Approval expires 30 days after date of issuance.
- 8) Collection items must be paid or show \$ 0 balance and a copy must be given to United One Mortgage for verification purpose.

Loan Officer

DRE#

NMLS#