



United One Mortgage
 22939 Hawthorne Blvd Unit 204
 Torrance, CA 90505
 DRE# 022083924 NMLS# 2707147

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 income information.

| | | | |
|----------------|-------------|---------------|----------------|
| Purchase Price | Loan Amount | Interest Rate | Term & Program |
|----------------|-------------|---------------|----------------|

| | | | |
|-----------|----------------|-----------|--------------|
| Loan Type | Occupancy Type | LTV Ratio | Down Payment |
|-----------|----------------|-----------|--------------|

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#

Please reach out to Harman, our Mortgage Director @ 310-270-8394, if you have any questions regarding this pre approval.