

Daniel Christensen, Your Approval Is Verified!

Hi Daniel Christensen,

Congratulations on getting your **Verified Approval!** Now you're ready to confidently make an offer on your new home with the strength of a cash buyer. This letter is for your records. Please share the agent copy I've included with your real estate agent and start house hunting today!

You're approved up to **\$225,000**

Account #	3429126474
Loan Program	30 yr Fixed
Expiration Date	07/23/2019

This amount is not contingent upon the sale of another home.

What's this amount based on?

Our team has performed a formal underwriting review of the written income, credit and asset information you provided, giving you the strength of a cash buyer. This amount includes estimated property taxes and insurance.

Since we've verified your information ourselves, you can be confident we'll close your loan. If you don't close, we'll pay you \$1,000.*

What are my next steps?

Protect your interest rate and proposed payment for 90 days while you find your home with our **RateShield™ Approval**. Take the worry out of an unpredictable market and gain peace of mind knowing that your rate won't go any higher. Here's the best part: If rates go down in that time, yours will, too. Either way, you win!

Contact me today to get your **RateShield™ Approval**.

David Kogelman

Purchase Mortgage Banker

NMLS # 1399499

Licensed in the state of Massachusetts

(313) 545-0641, ext. 50641

Cell: (734) 756-6623

Fax: (855) 863-3131

Email: DavidKogelman@quickenloans.com

Power Buying Process™



Track Your Status

Income	Verified - 04/25/2019	✓
Assets	Verified - 04/25/2019	✓
Credit	Verified - 04/25/2019	✓

Eligible for \$1,000 Guarantee: ✓

Be Prepared with Our Home Buyer's Guide

Go to QLguide.com for our award-winning Home Buyer's Guide to understand the step-by-step mortgage process, use helpful calculators and ensure you're prepared for your new home purchase!

HIGHEST IN CUSTOMER SATISFACTION IN THE U.S. – J.D. POWER





1050 Woodward Avenue | Detroit, MI 48226

*Participation in the Verified Approval program is based on an underwriter's comprehensive analysis of your credit, income, employment status, debt, property, insurance, appraisal and a satisfactory title report/search. If new information materially changes the underwriting decision resulting in a denial of your credit request, if the loan fails to close for a reason outside of Quicken Loans' control, or if you no longer want to proceed with the loan, your participation in the program will be discontinued. If your eligibility in the program does not change and your mortgage loan does not close, you will receive \$1,000. This offer does not apply to new purchase loans submitted to Quicken Loans through a mortgage broker. Additional conditions or exclusions may apply.

RateShield gives you a Verified Approval and allows you to lock your rate for up to 90 days. This protects you from rate increases between now and the time you find a home. Once you find your home, if rates have decreased, you'll be able to lower your rate one time; if rates have gone up, your rate will stay the same. Please contact your Home Loan Expert for additional information. This offer is only valid on certain 30-year purchase loans.

This Approval is valid for 90 days from the date of credit pulled. If we do not receive an executed purchase agreement within 90 days, we will regrettably be unable to give further consideration to your credit request. This Approval is not a final loan approval or a commitment to lend. This Approval is contingent on an approved loan application, which will include verification and approval of the information we received to issue this Approval as well as your credit, income, employment status, debt, property, insurance, appraisal and a satisfactory title report/search. If this is for a primary residence it may be contingent on the sale of your current home. Not all properties are eligible for financing. Interest rates are used for qualifying purposes only and do not constitute a rate lock commitment.

Quicken Loans received the highest score in the J.D. Power 2010 - 2018 (tied in 2017) Primary Mortgage Origination and 2014 - 2018 Primary Mortgage Servicer Studies of customers' satisfaction with their mortgage sales experience and mortgage servicer company, respectively. Visit JDPower.com/Awards.

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1050 Woodward Avenue | Detroit, MI 48226

Real Estate Agent Copy

June 18, 2019

Dear Real Estate Professional,

It's my pleasure to inform you that we have fully approved and underwritten Daniel Christensen for the following home loan.

Program: 30 yr Fixed
Loan Amount: \$213,750
Sales Price: \$225,000
Expiration Date: 07/23/2019

This amount is not contingent upon the sale of another home.

Our underwriting team has verified income, assets and credit. This approval letter does not constitute an interest rate commitment.

If there is anything I can do to be of assistance, please reach out to me with the contact information provided below.

Sincerely,

David Kogelman

Purchase Mortgage Banker

NMLS # 1399499

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