

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

MORTGAGE CONDITIONAL APPROVAL



JPMorgan Chase Bank, N.A.
1111 Polaris Parkway
Columbus, OH 43240-2050

Date: April 4, 2025

Borrower(s):
Audencio Valle, Silvia Valle
1714 n 37th Ave
Stone Park, IL 60165

Loan Number: 1819419350
Property Address: Stone Park, IL 60165

Please review your Chase mortgage conditional approval

Dear Audencio Valle, Silvia Valle:

Thank you for your interest in a Chase mortgage loan. You're conditionally approved for a mortgage based on the terms below.

While you're shopping for a home, you can use this letter to show that you're a Chase qualified buyer.

LOAN INFORMATION	
Loan Amount	\$343,660.00
Purchase Price	\$350,000.00
Loan to Value (LTV)	96.500%
Estimated Interest Rate	6.250%
Rate Locked?	No
Estimated Discount Points	0.889%
Estimated Mortgage Payment (includes Principal and Interest)	\$2,115.97
Escrow Taxes and Insurance	Yes
Escrow Flood Insurance	No
Occupancy Type	Primary Residence
Loan Type	20, 25, 30 Yr Fixed
Term in Years	30
Financing Type	FHA
Mortgage Insurance Required?	Yes
PROPERTY INFORMATION	
Property Type	SingleFamily
Proposed State for Purchase	IL
Proposed County for Purchase	Cook

This conditional approval expires on July 2, 2025, and is:

- Subject to compliance with all applicable federal, state and local laws, rules and regulations and the execution of all documentation we require.
- Based on the information you provided in your application, which is subject to verification.
- Not a commitment and may be subject to revision or revocation if there are changes to our credit policy or loan programs. We may not make this loan if it's not a "Qualified Mortgage" ("QM") under federal law relating to your ability to repay the loan.
- Subject to our determination that the loan is not a high-cost loan, meaning the rate and fees will not exceed certain thresholds established by law.

Please send us the requested documents on the enclosed sheet before your conditional approval expires. If we don't receive your information or your financial or any other information you sent us changes before this date, we reserve the right to cancel this conditional approval. For example, a change in income, such as temporary leave from work, before the first payment due date may impact the loan terms or approval.

We recommend that you review the Consumer Financial Protection Bureau (CFPB) Home Loan Toolkit and the handbook on Adjustable-Rate Mortgages (applicable to ARM loans only) included with your application package. These provide information about different loan types, the stages of the home-buying process and other important things to consider when shopping for your home loan.

Language and Interpreter Information: Some or all documents, services and/or correspondence may be available only in English. If you're provided with any information or documents in another language, it's a courtesy copy-the English version is the official legal document. You can consult with your own interpreter or our interpretive services at any time. At Closing, you'll be required to complete and sign a Language and Interpreter Certification to indicate whether an interpreter was used during the negotiation or closing of this transaction. If you consult with your own interpreter at any time, that interpreter also will be required to sign the Certification at Closing.

If you're a Chase customer buying a new home or an investment property, you may be eligible for our Chase Closing Guarantee. We promise an on-time closing in as soon as three weeks or you'll get \$5,000.

Not all customers or products are eligible for the guarantee. Certain delays, loan type, property type, and other factors may impact your eligibility. Visit chase.com/cg for eligibility, timing and documentation requirements. The Chase Closing Guarantee may be considered miscellaneous income and may be reportable for tax purposes to you and the IRS. Consult your personal tax advisor for questions about the impact to personal income tax returns. This offer is subject to change at any time without prior notice.

Learn about homebuyer assistance options that may be available in your area by visiting Chase.com/Affordable and look for the Chase Homebuyer Assistance Finder tool or contact your Chase Home Lending Advisor. Homebuyer assistance programs may provide opportunities for grant funds, zero interest or deferred interest loans, or may reduce the amount of money you save for a down payment. Please note, JPMorgan Chase Bank, N.A. does not guarantee eligibility or search results for any homebuyer assistance program and all eligibility qualifications are subject to program requirements. The search results displayed should not be considered an exhaustive list of grants that may be available for you. Consult with a personal tax advisor for questions about any impacts to your personal income taxes.

We want to provide you with the highest level of service. If you are not satisfied with the level of service we provide, please call me or your Client Care Specialist. We accept operator relay calls.

I'm here to help make your mortgage experience as smooth as possible. If you have any questions, please call or email me.

Sincerely,

Raul Perez
SA-Executive Mortgage Banker
NMLS ID: 443110
(630) 452-5558
raul.x.perez@chase.com
(844) 577-7746 Fax; it's free from any Chase branch

April 4, 2025

Loan Number: 1819419350

THINGS WE NEED FROM YOU

While you're shopping for a home, your mortgage banker will let you know if any of the documents listed below are needed at this time. If you're asked to provide documents now, you can follow the instructions on the loan application website for returning forms and personal documents to us. If you're reviewing a paper copy of this document, use the fax cover sheet included in the Mortgage Application Package and fax legible copies of the items below to (844) 577-7746; it's free from any Chase branch. Write your name and loan number on anything you send us.

Please keep us posted on your home-buying progress and let us know if you have any questions.

Please act quickly to send the requested documents.

- Provide a copy of the earnest money deposit check given to realtor, seller or builder.
- If your earnest money deposit check has cleared your bank account, provide a 30 day account history prior to the date it cleared. The statement must show the check clearing your account and include your name, bank name, account number, dates, beginning and ending balance, and all transactions. Online statements must contain a valid website address for the bank. After Review, additional documentation may be requested.
- Silvia Valle to please provide all W-2 forms for the previous two years. free form text
- Silvia Valle please provide your most recent paystub that includes year-to-date earnings to document income from all employers.
- Audencio Valle to please provide all W-2 forms for the previous two years. free form text
- Audencio Valle please provide your most recent paystub that includes year-to-date earnings to document income from all employers.
- Please provide your most recent paystub that includes all year-to date earnings for AUDENCIO VALLE, SILVIA VALLE. Paystub must be dated no more than 30 days before the application date.
- Please provide all IRS Form W-2 (Wage and Tax Statement) for AUDENCIO VALLE, SILVIA VALLE for the most recent two years.
- Please provide all pages of the Purchase Agreement and any applicable addendum signed by all parties.
- Please ensure to both sign and date the Important Notice to Homebuyers (HUD 92900-B).
- Please provide a signed Form 4506-C (Request for Transcript of Tax Return) to allow us to order 1040 Tax Transcripts for 2023,2022 for Valle, Audencio from the Internal Revenue Service. If the address you used to file was different for the last two years, please add that address to line 4 of the form.
- Please provide a signed Form 4506-C (Request for Transcript of Tax Return) to allow us to order 1040 Tax Transcripts for 2023,2022 for Valle, Silvia from the Internal Revenue Service. If the address you used to file was different for the last two years, please add that address to line 4 of the form.

SIGNED APPLICATION DOCUMENT(S)

Review and sign the following application document(s):

- Application Disclosure
- Authorization to Disclose Information
- FHA/VA Amendatory Clause and Real Estate Certification
- HUD Addendum to Uniform Residential Loan Application
- Informed Consumer Choice Disclosure
- Lock-In Agreement
- Property Insurance Disclosure
- Property Interest Notice
- Attorney or Title Insurance Company Preference Notice (ALL States except SC)
- Universal Residential Loan Application 1003



JPMorgan Chase Bank, N.A. ©2023 JPMorgan Chase & Co.

