

March 17, 2023



SUDHA THIRUVENGADAM  
688 BANCROFT ST  
SANTA CLARA, CA 95051

## HOME LOAN PREQUALIFICATION

Pre application Number: A7211GIMH

Loan Program: NonConf Fixed 30 IO 10/20  
Interest Rate / APR\*: 5.750% / 5.773%  
(as of 03/17/2023. Subject to change.)  
Occupancy: Second Home  
Property Type: Condo  
County: Santa Cruz

Sales Price: \$875,000  
Down Payment: \$218,750  
Loan Amount: \$656,250  
Loan to Value: 75%

SUDHA THIRUVENGADAM:

**Congratulations! Based on the information contained on your credit report and the income and asset information you provided, our automated underwriting system indicates that you qualify for a loan of up to \$656,250 as shown above,** subject to receipt and review of all documentation as required for the product you select. You may present a copy of this letter as proof to sellers and real estate agents that you're a qualified buyer based on the conditions below.

### What you need to know


This is not a loan commitment or a loan approval. The information and documentation you provide are subject to review which may result in a change to the above.

1. We require receipt and validation of credit, income and asset documentation.
2. The property must meet all Bank collateral requirements.
3. Our closing and funding conditions must be satisfied.

This letter expires 30 calendar days from the date above.

Thank you for choosing Bank of America. I look forward to working with you to make your home financing experience as smooth as possible.

Bill T Yi  
NMLS Identifier: 483721  
Title: Credit Solutions Advisor II  
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\*APR (Annual Percentage Rate) is an estimate and may be more or less with any changes in loan amount, down payment, closing costs, or other terms. Rate is subject to change until locked and rate increases may lower the loan amount for which you were prequalified.

POS PRE-QUALIFICATION LETTER (PREQUAL.US)  
17573.57 (04/22)

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