



dba of  CITADEL

Congratulations! We are pleased to inform you that you have been Pre-Qualified for a mortgage loan in the amount not to exceed _____ based upon an estimated maximum loan-to-value ratio not to exceed _____ (calculated on the lower of the purchase price or appraised value) of a(n) _____ property. As a conditionally pre-qualified loan, we have reviewed your credit history and find it acceptable for the program for which you are applying. Standard loan conditions still exist, some of which can only be satisfied immediately prior to closing. Those conditions include, but are not necessarily limited to:

- Updated supporting documentation and verification as required of income and assets;
- A final, fully executed purchase contract;
- Liquidation of funds for closing;
- Satisfactory property and appraisal;
- Final certified escrow amendments;
- Acceptable title report and insurance commitment;
- Evidence of home owner's insurance; and
- Any lender conditions that may be added upon review of any of the above.

An approval and the release of loan documents will be made only after the above referenced information, and any other information required by us, is reviewed and approved.

This pre-qualification is valid for 30 days from the date of this letter; however, its contents are subject to change based upon receipt of information that may alter it. This is not a commitment to lend; a commitment will require satisfaction of the loan conditions. Any adverse change in circumstances may render this pre-qualification invalid.

The interest rate and terms for this mortgage have not been locked and are subject to change based on market conditions. Rates and fees may be secured only upon execution of a contract acceptable to both buyer and seller. Please contact us at that time to secure financing.

If you have any questions, please do not hesitate to call.

Thank you for making us your choice for your financing needs!

Sincerely,

MLO NMLS ID
Company NMLS ID #144549
Phone:
Email:

25531 Commercentre Drive, Suite 160, Lake Forest, CA 92630
(949) 900-6630 | www.acralending.com