



PRE-QUALIFICATION LETTER

Loan Identification Number: 3000105553

Date: February 25, 2025

Borrower(s): Melissa Robertson

Address: 1220 E Monte Vista Ave
VISALIA, CA 93292

Congratulations! Based on review of your credit report, as well as financial information and representations that you have provided, you have been pre-qualified for a mortgage loan based on the terms listed below.

Expiration Date: 04-25-2025

Purchase Price: \$395,000.00

Loan Amount: \$316,000.00

Loan Program: Conventional

The pre-qualified loan amount is based on current market rate and terms and is subject to change upon the execution of a Rate Lock-In Agreement. This Pre-Qualification Notification will remain valid for 45 days from the date this notification as indicated at the top of this document, provided there are no material changes in your financial status. This Pre-Qualification Notification is not a commitment to lend you; a loan commitment can only be issued by MLD Mortgage Inc. dba The Money Store as and when the conditions set forth below are met:

- Receipt of a complete and fully executed 1003 loan application
- Receipt and underwriting approval of a fully executed purchase/builder contract
- A satisfactory appraisal report completed by an appraiser approved by MLD Mortgage Inc. dba The Money Store
- An acceptable flood certification and proper insurance binder as applicable
- Proof of clear and unrestricted title

In addition to the above standard conditions, your Pre-Qualification is subject to the following conditions being met by you before settlement can occur:

- Employment and income status must remain the same as of the date of this Pre-Qualification Notification.
- Credit status must remain the same as of the date of this Pre-Qualification Notification.
- Funds to Close: At Closing, sufficient and verifiable funds are required to satisfy down payment, closing costs, and any other associated costs without resorting to secondary financing.
- Underwriting Conditions: All documentation required to complete processing your loan application.
- Subject to final investor approval

Any agreement to make you a loan or a commitment to lend to you is conditioned upon your satisfying various preconditions prior to closing in addition to those set forth above, including any other conditions which are required to be met at or before a residential mortgage loan closing, either as customarily required in a residential mortgage loan closing or as dictated in the discretion of MLD Mortgage Inc. dba The Money Store by your particular circumstances. No verbal representation by anyone concerning your qualification for a loan from MLD Mortgage Inc. dba The Money Store is effective or binding on our company. Moreover, the terms of this pre-qualification notification can only be changed by MLD Mortgage Inc. dba The Money Store in writing signed by our company, and no other modification is effective or binding on our company. If you have any questions, feel free to contact our office.

Very Truly Yours,

Lizbeth Williamson, NMLS#633226
Email: lwilliamson@themoneystore.com

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Melissa Robertson

02/26/2025