

March 4th, 2017

Beau and Teagan Carnes,

Congratulations on your preapproval.

This preapproval amount includes estimated property taxes and insurance and is based on a review of the income, credit and asset information you provided, which is subject to a formal underwriting review.

Loan Breakdown

Loan Program	30 yr Conforming Fixed
Loan Amount	\$67,539.00
Purchase Price*	\$100,000.00
Expiration Date	June 2, 2017

At Quicken Loans, we're committed to making your home purchase experience as smooth as possible. For over 30 years now, our clients have considered us a trusted lender - so trustworthy that more than 2 million families across the country have used our services to finance their homes.

If you or your real estate agent have any questions regarding this preapproval, please don't hesitate to give me a call at (800) 226-6308 x32415

I look forward to helping you finance your new home.

Sincerely,

Ryan Cemate
Purchase Mortgage Banker

Licensed in the state of Michigan
NMLS# 1023358

(800) 226-6308 x32415
Cell: (248) 345-0082
Fax: (855) 902-1834
Email: RyanCemate@quickenloans.com

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



2010 2011 2012 2013 2014 2015 2016
Primary Mortgage Origination



2014 2015 2016
Mortgage Servicing

"Highest in Customer Satisfaction for Primary Mortgage Origination, Seven Years in a Row, and Mortgage Servicing, Three Years in a Row"



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*This preapproval 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 preapproval is not a final loan approval or a commitment to lend. This preapproval is contingent on an approved loan application which will include verification and approval of the information we received to issue this preapproval as well as your credit, income, employment status, debt, property, insurance, appraisal and a satisfactory title report/search. If this preapproval 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 numerical score in the proprietary J.D. Power 2010 – 2016 Primary Mortgage Origination studies and the 2014 – 2016 Primary Mortgage Servicer studies. 2016 Origination (or Sales) based on 5,182 total responses and measures experiences and perceptions of consumers who originated a new mortgage, surveyed in July – August 2016. 2016 Servicing based on 7,542 total responses and measures experiences and perceptions of consumers with their current mortgage servicer, surveyed in March – April 2016. Your experiences may vary. Visit JDPower.com.

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