

Pre-Qualification Certificate

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

Date: February 19, 2016

Applicant(s): Charles D. Keith, Jr.

Congratulations! Freedmont Mortgage® Funding is pleased to inform you that based upon our initial review of your credit report and the information you have provided, we have determined that this information meets program eligibility requirements for the following mortgage program:

Loan Program:	30 Year Fixed Rate Conventional
Sales Price:	\$ 70,000
Base Loan Amount:	\$ 66,500
Total Loan Amount:	\$ 66,500
Rate up to:	3.875%

Submission of loan documents was not required. However, you may voluntarily submit documents so we can give your request a more thorough review. Your loan is not locked. A formal mortgage commitment will be issued after receipt of a complete application package and review of the following information:

- A fully executed sales agreement for an acceptable property
- A satisfactory appraisal of subject property
- Acceptable verification of employment, and assets in accordance with the underwriting guidelines for the mortgage program referenced above.

We welcome the opportunity to be of service to you. Should you have any questions or concerns, please feel free to contact me at 443-907-5931

Sincerely,

Caleb Simmons
NMLS#: 1379625
Email: csimmons@freedmont.com
Website: www.freedmont.com



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