



NMLS 66247

May 10TH, 2021

Dulce Espinoza and Patricia  
Espinoza

**Congratulations!** you've been pre-approved to borrow \$470,000 on a CONV 30 Year, Fixed Rate loan. Based on a review of the information you provided, you are pre-approved for:

**FHA 30 Year Fixed Rate**

|               |                 |                 |          |
|---------------|-----------------|-----------------|----------|
| Sales Price:  | \$470,000.00    | Property Use:   | Primary  |
| Loan Amount:  | \$408,900.00    | Property Type:  | 1 Family |
| Down Payment: | 13%             | Property Taxes: | \$9,800  |
| Program:      | CONV 30YR Fixed |                 |          |

Any rates quoted are only an indication of current rates at the time of this pre-approval letter. The interest rate will need to be locked prior to closing the loan. This is a preliminary determination that you qualify for a mortgage loan under our current lending standards and guidelines. This letter should not be construed as formal loan approval or a commitment to lend by Cardinal Financial Company, Limited Partnership. If final approval is granted for your loan, the terms, loan amount, and conditions may be different from what is described here. This Pre-Approval expires 90 days from the issue date of this letter.

This pre-approval is based on information provided by you and still subject to verification by Cardinal Financial, along with the satisfaction of conditions, including but not limited to:

- A valid sales contract on the subject property.
- A satisfactory appraisal of the property to support sales price.
- A satisfactory preliminary title commitment issued on the property.

Please contact me if you have any questions about this pre-approval. Our best wishes to you in your home purchase process! Thank you for choosing Cardinal Financial for your home financing needs!

Sincerely,

**Raquel Carranza**

**Mortgage Loan Originator NMLS ID: 1470607**

**Cardinal Financial Company LTD NMLS 66247**

41 Pinelawn Rd, Melville NY 11747

Phone **516.987.8153** | [raquel.carranza@cardinalfinancial.com](mailto:raquel.carranza@cardinalfinancial.com)

Fax: 631-812-5585