



NMLS 66247

November 23th, 2020

Jose I Benavides and Julio C Osorio Romero

Congratulations!, you've been pre-approved to borrow \$415,000.00 a FHA 30 Year, Fixed Rate loan. Based on a review of the information you provided, you are pre-approved for:

Conventional 30 Year Fixed Rate

Sales Price:	\$ 415,000.00	Property Use:	Primary
Loan Amount:	\$ 395,650.00	Property Type:	1 Family
Down Payment:	3.5 %	Property Taxes:	\$9,500
Program:	FHA 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: 498142

Cardinal Financial Company LTD NMLS 66247

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