



Comerica Home Equity Line of Credit® Approval Letter

Date: NOVEMBER 21, 2022

Loan #: 3030551

Borrower Name: NIKOLAI SCHLEGEL
STEPHANIE KATHERINE SCHLEGEL

Subject Property Address: 6 ELIZABETH LANE, DANVILLE, CA 94526

We are pleased to inform you that **COMERICA BANK** ("Lender") has conditionally approved your application for a Comerica Home Equity Line of Credit®. *This approval is subject to the terms and conditions below.* As used in this Approval Letter, the words "you" and "your" refer to each Borrower listed above. The words "Lender," "we" or "us" refers to **COMERICA BANK**.

Your Loan Terms

This Approval is based on the following loan terms. Any change in these loan terms may require a reevaluation of this approval.

Product: Comerica Home Equity Line of Credit®
Credit Amount: \$100,000.00
Term: 360 months

This approval is subject to the receipt and verification of the items listed under the "Loan Conditions" on the reverse side of this letter. We must receive this information within 15 days of the date of this notice. If we do not receive the requested information within the required time, we will be unable to give further consideration to your application.

To ensure adequate collateral value in your home and to accommodate your request, if any accounts are listed below, Comerica will require that they be paid and/or closed from the proceeds of your loan at closing:

Thank you for choosing Comerica Bank. Should you have questions or require additional information, please contact us at the address or phone number below.

Comerica Bank
Consumer Loan Center
P.O. Box 75000
Detroit, MI 48275-6325
1-888-303-1363

Loan Conditions

Please note that as part of your application, Comerica will order and review a satisfactory appraisal report, flood determination and title report. Comerica will verify that the loan to value is within our credit guidelines, confirm that any other accounts you have with Comerica are paid and in good standing, and validate sufficient income to support this loan request. Final approval of your loan is subject to a full underwriting review. If the information on your application cannot be verified, your request may be denied or the terms may change, including but not limited to the loan amount and/or rate.

Underwriting Approval Conditions:

Documentation to satisfy the following conditions must be submitted to Lender and all such documentation must meet