

Conditional Approval Letter

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| **Borrower**  Borrower: **«M\_37» «M\_36»**  Credit Scores: **«M\_67», «M\_1450», «M\_1414»**  Co-Borrower: **«M\_69» «M\_68»**  Credit Scores: **«M\_60», «M\_1452», «M\_1415»** | **Subject Property**  Property: **«Subject\_Property\_Address\_11»**  **«M\_12», «M\_14» «M\_15» «Subject\_Property\_County\_13»**  Property Type: **«M\_1553»**  **«Loan\_Purpose\_19»** |
| **Investor/Lender:**  Lender: **«M\_CUST20FV»**  Contact: **«M\_1256»**  Phone: **«M\_1262»** Fax: **«M\_1263»**  Loan #: **«Loan\_Number\_364»** | **Underwriting Contacts:**  Initially Approved: «M\_cxdotuwdotcondapp1»  Last Approval: «VF\_Log\_MS\_Date\_Cond\_\_27l\_\_20Approval»  Must Close By: **«M\_cxdotuwdotclosebydate»**  Underwriter: **«M\_984»**  Manager: **Cristen Whorl**  UW Center: **«M\_UW\_CENTER»**  For Questions please call **866-762-6686** or email **uwsupport@goldstarfinancial.com** |
| **Mortgagee Clause:**  **Gold Star Mortgage Financial Group, Corp**  **Its Successors and/or Assigns**  **100 Phoenix Dr.**  **Suite 300**  **Ann Arbor, MI 48108**  Phone: **800-201-LOAN (5626)** Fax: **734-531-1000**  Loan Number: «Loan\_Number\_364» | **Lock Information:**  Note Rate: **«Note\_Rate\_3»**% Qual Rate: **«M\_1014»%**  Expires: **«M\_2151»**  Investor/Lender: **«M\_cxdotlosdotinvestor»**  **Secondary Marketing /Rate Lock Department Contact:**  Dave Christmas: dchristmas@goldstarfinancial.com  734-971-9900, ext. 273 |
| **Closing Department Contact:**  Kim Koziara [kkoziara@gsfmail.com](mailto:kkoziara@gsfmail.com)  Direct Office: 734-669-3034 | **Funding Department Contact:**  Valerie Romano [vromano@gsfmail.com](mailto:vromano@gsfmail.com)  Office: 734-971-9900, ext. 234  Direct Fax: 877-597-3630 |

**Loan Information**

Approved Loan Amount: $**«M\_2»** Loan Program: **«M\_1401»**

Subordinate Finance Amount: $**«M\_140»** Purpose: **«M\_19»**

Note Rate: **«M\_3»%** Loan Type: **«M\_1172»**

Sales Price: $**«M\_136»** Occupancy: **«M\_1811»**

Appraised Value: $**«M\_356»** Amortization Type: **«M\_608»**

LTV / CLTV: **«M\_353»% / «M\_976»%** Term / Due In: **«M\_4» / «M\_325»**

Lien Position: **«M\_420»** Margin: **«M\_689»%**

Front / Back Debt Ratios **«M\_740»%** / **«M\_742»%** Doc Type: **«M\_MORNETdotX67»**

Total Income: $**«M\_1389»** Impounds: **«M\_2293»**

Proposed PITI: $**«M\_912»**

Total Obligations: $**«M\_1733»**

Total Monthly Pmts: $**«M\_1742»**



***\*\*Confidential and Privileged Information, Not for External Distribution\*\****

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| **Important Expiration Dates** | **Must Close by Date: «M\_cxdotuwdotclosebydate»** |

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| **Credit Report Exp.: «M\_cxdotuwdotiddotcreditexp»** | **VOE Borrower: «M\_cxdotuwdotiddotvoe1exp»** |
| **Credit Refresh Exp:«M\_cxdotuwdotiddotcreditrefreshexp»** | **VOE CoBorrower: «M\_cxdotuwdotiddotcovoe1exp»** |
| **Borrower Income Exp: «M\_cxdotuwdotiddotbincomeexp»** | **Appraisal Exp: «M\_cxdotuwdotiddotappraisalexp»** |
| **CoBorrower Income Exp: «M\_cxdotuwdotiddotcincomeexp»** | **CPL Exp: «M\_cxdotuwdotiddotcplexp»** |
| **Assets Exp: «M\_cxdotuwdotiddotassetsexp»** | **PA Exp: «M\_cxdotuwdotpaexpires»** |

**Underwriting Conditions**

Prior to Approval



«VF\_UWC\_PTA»

Prior to Doc’s



«VF\_UWC\_PTD»

At Closing



«VF\_UWC\_AC»

Prior to Funding



«VF\_UWC\_PTF»