

**BEST**  **RATE**

**MORTGAGE**

12/30/2008

Michael Usner  
11552 Grand Pine Dr.  
Montgomery, TX 77356

Dear Mr. Usner,

**YOU'RE APPROVED!**

I would like to thank you for allowing me to handle your mortgage loan. I have pulled and reviewed your credit and you are currently approved for a refinance in the amount of \$350,000 dollars.

Final loan approval is subject to you providing the documentation listed below. This documentation should verify the information provided when your application was prepared. If any of the information does not agree with the initial information given, please contact me immediately. Documentation that does not agree with your mortgage application could lead to a false approval. Loan approval may also be subject to other lender and / or mortgage insurance specific conditions.

Please provide:

1. Statements for the following accounts covering a 30 day period  
**(need all pages and cannot be internet printed!!!!)**
  - ❖ Checking account
  - ❖ Savings account
  - ❖ Retirement / 401 K
  - ❖ All stocks and Bonds

2. Copy of the survey on the property.
3. Name and phone number to homeowners insurance agent.
4. Copy of your driver's license for both.
5. Copy of most recent paycheck stub for both.

Sincerely,

***Bradley C. Bailey***

Bradley C. Bailey  
Sr. Loan Officer  
713-302-9433