



January 24, 2024

Dear Lian Almeida,

Thank you for working with us for your mortgage financing! Based on the information on your loan application and the supporting documentation you provided including your income, assets, and a preliminary review of your credit history, you have been pre-approved for a home loan.

Purchase Price \$560,000.00
Loan Amount \$532,000.00
Down Payment 5.0%
Loan Program Conventional
Term 30 years
Property Type Primary Residence

Please understand that this is not a loan approval. This is not a commitment to lend, nor does it guarantee a specific rate. The interest rate and type of mortgage used to pre-approve you for this loan amount is subject to change.

Our final loan commitment issued by our underwriters will be subject to conditions including the following:

- The property appraisal reflects sufficient value for your loan request and there no significant property issues.
- The verification of all requested and pertinent information provided by you or others in connection with your request for a home loan.
- Compliance with Point Mortgage requirements and related policies and procedures for the loan program selected.

This pre-approval is valid for 60 calendar days from the date of this letter and is subject to change as updated information is received.

Please do not hesitate to contact me with any questions.

Regards,

Adrian Fatjo

Adrian Fatjo
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