

PRE-QUALIFICATION LETTER

Date: April 17, 2025

Borrower(s): **Uma Shankar Subramani** Current Address: 2211 H St, Sacramento, CA 95816

Subject Property: 5914 Maple Creek Dr, Elk Grove, CA 95757

Loan Program: Conventional 30-Year Fixed-Rate Mortgage Loan Amount: **\$400,000**

Estimated Interest Rate: **6.25 %** (subject to change) Down Payment: **20 %** (≈ \$80,000)

Estimated Monthly P & I Payment: **\$1,970**

Lender: **Sunrise Mortgage LLC**

NMLS #: 123456 Loan Officer: **Jane Smith**

NMLS #: 987654 Phone: (916) 555-0182

Email: jane.smith@sunrisemortgage.com

This letter certifies that, based on a preliminary review of the information provided by the borrower, including but not limited to self-reported income, assets, and credit profile, the above-named borrower **has been PRE-QUALIFIED** for the mortgage loan described herein.

Final loan approval is contingent upon satisfactory verification of credit, income, assets, employment, property appraisal, and all underwriting conditions as required by Sunrise Mortgage LLC.

This pre-qualification letter is valid for **90 days** from the date shown above and does not constitute a commitment to lend.

Authorized Signature:

Jane Smith, Mortgage Loan Officer

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