## 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

Interest Rate (Est.): 6.25% (subject to change)

Loan Term: 30 Years

Down Payment: 20% (~\$80,000)

Estimated Monthly P&I: \$1,970

## **Lender Information**

Lender: Sunrise Mortgage LLC

NMLS #: 123456

Address: 1001 Sunrise Blvd, Sacramento, CA 95825

Loan Officer: Jane Smith

Loan Officer NMLS #: 987654

Phone: (916) 555-0182

Email: jane.smith@sunrisemortgage.com

To Whom It May Concern,

Based on a preliminary review of the financial information provided by the borrower, including credit profile, income, and assets, Uma Shankar Subramani has been PRE-QUALIFIED for the loan program referenced above.

## PRE-QUALIFICATION LETTER

This pre-qualification is not a loan approval. Final approval is subject to underwriting review and full documentation, including but not limited to verification of income, employment, assets, credit, satisfactory appraisal of the subject property, and other conditions as required by Sunrise Mortgage LLC.

This letter is valid for 90 days from the date of issuance and does not constitute a commitment to lend.

Sincerely,

Jane Smith

Mortgage Loan Officer, Sunrise Mortgage LLC

NMLS #987654

Equal Housing Lender - Member FDIC