

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 Information

Lender Name: Sunrise Mortgage LLC

NMLS #: 123456

Loan Officer: Jane Smith

Loan Officer NMLS #: 987654

Phone: (916) 555-0182

Email: jane.smith@sunrisemortgage.com

This letter certifies that, based on a preliminary review of the borrower's self-reported financial information, including income, assets, and credit profile, the borrower has been pre-qualified for the mortgage loan referenced above.

Note:

This is not a loan commitment. Final approval will depend on full verification of credit, income, assets, employment, property appraisal, and satisfaction of all underwriting requirements by Sunrise Mortgage LLC.

PRE-QUALIFICATION LETTER

This pre-qualification is valid for 90 days from the date of issuance.

Authorized Signature

Jane Smith

Mortgage Loan Officer

Sunrise Mortgage LLC

Equal Housing Lender - Member FDIC