

## ***TowneBank Mortgage***

**Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.**

02/10/2019

Borrower: MELANIE BUCK

Sales Price: \$200,000

We are pleased to inform you that the above referenced individual(s) has been pre-approved for a Usda mortgage loan up to \$202,000 with a term of 360 months for an Investment Property.

This pre-approval is based on an initial review by automated underwriting systems or an underwriter of information provided to us by the individual(s) referenced above. This pre-approval is subject to the following conditions:

- Receipt and Verification and submission of all information as required by automated underwriting systems or an underwriter, Federal or State legal requirements and the requirements of TowneBank Mortgage, Fannie Mae, Freddie Mac, FHA, VA, other applicable Federal, State or City Housing Agency, Authority, Department or the secondary market.
- Receipt and verification of any additional information required to meet the conditions directly related to the product chosen by the borrower(s).
- Receipt of an acceptable appraisal and required conditions by an approved appraiser as required by TowneBank Mortgage, the guidelines of Fannie Mae, Freddie Mac, FHA, VA, or other applicable Federal, State or City Housing Agency, Authority, Department or the secondary market.

All mortgage loans must have a complete credit package and appraisal submitted to underwriting prior to granting final loan approval.

Thank you for choosing FitzGerald Financial Group. We look forward to working with you. If you have any questions, please do not hesitate to contact me.

Sincerely,

Sherman Dryden  
NMLS #188535  
301-848-2048

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