

08/07/2015

CLAY CRESSLER  
2424 RYONS ST  
LINCOLN, NE 68502

Dear CLAY CRESSLER

We're happy to let you know you have been preapproved for a mortgage in the amount shown to the right. This **PriorityBuyer**<sup>®</sup> preapproval will help you fine-tune your home search, since you know your price range.<sup>1</sup>

### What your preapproval will do for you

Now you're ready to take the next step toward homeownership. Give the last page of this letter, with the details of your preapproval and price range, to your real estate professional. It will help as you work together to find a home, or move ahead with a home you've got your eye on. Please note that down payment and reserve requirements vary by county, so be sure to ask for specifics about areas you're considering.

### What you need to know

Please understand that this is not a final loan approval. This preapproval is based on information you provided, and a preliminary review of your credit report. The interest rate and type of mortgage used to preapprove you for this loan amount is subject to change, which would also change the terms of this preapproval.<sup>2</sup> After you have chosen a home and your offer has been accepted, there are additional steps we'll need to take before we can provide a final loan approval, and they include:

- Verifying all information you provided on your loan application
- Reviewing and approving all documentation and information required, like credit, income and assets
- Obtaining an acceptable appraisal and title commitment
- Ensuring all approval conditions are satisfied

As the process moves forward, there may be additional documents required from you, so please be sure you respond promptly to all requests. This preapproval is subject to change, and if updated information is required, the updates and changes may impact your loan preapproval.

### I'm here for you

Once again, congratulations on getting a **PriorityBuyer** preapproval, and having peace of mind knowing the loan amount available to you as you choose your new home. Please feel free to call me with any questions you may have along the way.

Sincerely,

CAMI L MORAN  
NMLSR ID: 597433  
WELLS FARGO BANK, N.A.  
Phone: 608-781-5720  
CAMI.MORAN@WELLSFARGO.COM

## Congratulations - You have been preapproved!

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Here are the details of your **PriorityBuyer**<sup>®</sup> preapproval:

Purchase price:  
\$ 250,000.00

Mortgage loan amount:  
\$ 237,500.00

Down payment: 5.00%

Credit preapproved on:  
08/06/2015

Credit preapproval expires on:  
12/04/2015

County:  
LANCASTER

State: NE

Loan type: CONV

Loan term: 360 MONTHS

Renovation loan

Renovation amount:  
\$

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<sup>1</sup> A **PriorityBuyer** preapproval is based on our preliminary review of information you have provided and limited credit information only and is not a commitment to lend. This preapproval is subject to verification and approval of your application information and product and property acceptability and eligibility. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and an acceptable property, appraisal, and title report.

This preapproval is made based on the mortgage loan product and terms available and based on information provided as of the date of this letter. This preapproval is subject to change or termination if your loan no longer meets applicable regulatory requirements or if: material changes stemming from the receipt of updated information or if you decide to change your loan product and/or terms; there are changes in your credit report and/or credit score, your current financial status or application information changes or cannot be verified; material facts appear that weren't previously known; mortgage requirements beyond our control are imposed by investors, government agencies or mortgage insurers.

This **PriorityBuyer** letter is valid until the expiration date shown in this letter; however, any documents including, but not limited to, your credit report may expire within that period and will need to be updated if your loan has not closed. Information is accurate as of the date of printing and is subject to change without notice.

The preapproved mortgage loan may include assistance from a Housing Finance Agency MRB/MBS first mortgage, Down Payment Assistance, Mortgage Credit Certificate and/or Section 8 program(s). It is important to note that this **PriorityBuyer** letter does not include preapproval of your eligibility or the property's eligibility for the program(s). Additional verifications may be necessary before final loan approval can be made, and this letter is subject to receiving approval for your participation in the program(s) from the program provider(s).

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### Search for a home with confidence

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If you have any questions about your preapproval, or need any help along the way, please feel free to contact me. I look forward to working with you and helping with your home financing.

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