



01/27/2013

[REDACTED]
[REDACTED]
[REDACTED]

RE: Pre-approval Notification

Mortgage Master, Inc. is pleased to inform you that upon initial review of information provided and credit history, you are pre-approved for a mortgage based on the criteria identified below. This pre-approval expires on 03/27/2014.

Loan Program:	Conventional- 30 Fixed		
Interest Rate:	**	Principal & Interest (P&I):	\$ 868.90
Purchase Price:	\$ 184,000.00	Subordinate Loan P&I:	\$ 0.00
Loan Amount:	\$ 169,000.00	Hazard Insurance:	\$ 100.00
Subordinate Financing:	\$ 0.00	Real Estate Taxes:	\$ 361.33
Loan-To-Value (LTV):	91.850%	Private Mortgage Ins:	\$ 125.34
Combined Loan-To-Value (CLTV):	91.850%	Flood Ins:	\$ 0.00
Origination Fee:	**	HOA/Condo Fees;	\$ 0.00
Discount Fee:	**		
		TOTAL	\$ 1,455.57

**** This information has been omitted to protect the borrower(s) privacy as many borrowers request this document to be forwarded to their real estate agent.**

This pre-approval is contingent upon the following conditions:

1. Satisfactory receipt and review of a full residential appraisal report. This appraisal report may warrant the need for additional conditions from the appraiser or underwriter.
2. Satisfactory receipt and review of a fully executed purchase and sales agreement without sales concessions.
3. Satisfactory evidence of broker's deposit.
4. Satisfactory verification of income claimed on the application. Including receipt and review of 2 years of federal tax returns, W2s, K1s (if applicable).
5. Final Approval from the underwriting department.
6. Satisfactory receipt and review of updated bank statements evidencing sufficient liquid assets.
7. Satisfactory review of tri merged credit report prior to closing.
8. Satisfactory verification of current monthly housing.

If you have any questions or if additional information is required, please do not hesitate to contact me at my work number (401) 230-1500 or my cell number (781) 603-5079. We look forward to assisting you with your home purchase.

Sincerely,

ANDREW MATT

ANDREW MATT
Loan Officer Lic: 22777 Mortgage Master Lic: 4251
Mortgage Master, Inc.
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www.mortgagemaster.com



This pre approval is not to be construed as a commitment to lend.
Final approval and loan commitment is subject to review and acceptance of all the items listed above MMI Preapproval Letter