

04/14/1999  
Sample Letter

636 Sample Drive  
Cary NC, 27513



Dear Joe Sample,

Congratulations! Based on the information provided to us, we have prequalified you for the following:

|                        |                    |
|------------------------|--------------------|
| Loan Program:          | 30 Year Fixed Rate |
| Term:                  | 360 months         |
| Qualifying Rate:       | 5.750%             |
| Estimated APR:         | 6.295%             |
| Loan Amount:           | \$157,500.00       |
| Maximum Loan To Value: | 90%                |

This prequalification should give you a general idea of your borrowing power. If you are ready to take the next step try out online preapproval.

Unlike the simple calculation performed by the prequalification tool, our preapproval is a comprehensive analysis of your credit history, income, debts, and other factors performed online in just minutes!

Obtaining a preapproval provides you with several advantages:

- Knowledge -- You will know exactly how much you can afford before you start home shopping.
- Competitive advantage -- Sellers and real estate agents will consider you a serious buyer.
- Speeds time to closing -- Since you are preapproved you can move into your dream home much faster!
- Closing cost credit -- The \$60 application fee is applied toward your closing cost.

Our easy to use and secure online application was designed to guide your through the home financing process. Of course, if you have any questions or prefer to complete your application over the phone give us a call at (800) 922-6267. Our mortgage consultants are ready to help you with all your home financing needs.

If you prefer to have a mortgage consultant call you, click "send" below to confidentially forward your information via secure email. A mortgage consultant will call you within one business day.