



RITTERMORTGAGEGROUP
♦ I N C O R P O R A T E D ♦

TODAY'S DATE

Mark and Elliana Buyers
342 Jones Cove Rd
Glen Burnie, MD 21060

Dear Mark & Elliana:

Congratulations! After careful review of your financial information, including a tri-merged credit report, income documentation, and asset information, I am happy to advise you that you are pre-qualified for a home loan with the terms listed below:

Sales Price:	\$695,000
Loan Program:	Conventional
Total Loan Amount:	\$660,250
Loan Term:	30 Year Fixed

When a final commitment is issued, the loan approval will be based upon a satisfactory appraisal of the subject property and satisfaction of any and all underwriting conditions.

You may be asked to reconfirm the accuracy of the financial information submitted prior to issuance of the loan commitment. If we determine that adverse changes have occurred in your financial status or in any of the information originally disclosed, we reserve the right to withdraw our approval prior to settlement.

Thank you for choosing the Ritter Mortgage Group to assist you with this transaction. We truly value the opportunity to help you with your home loan needs. If you or the real estate agents involved in your purchase have any questions, please feel free to contact me directly.

Sincerely,

Jonathan Ritter
NMLS #210106
Direct: 410.241.2150
jon.ritter@rittermortgage.com