



Preapproval for:

Ima Buyer



Rhonda Porter
mortgageporter.com

naf newamerican
FUNDING

Date: November 1, 2023

Borrower(s): Ima Buyer



To Whom It May Concern:

This letter shall serve as a credit pre-approval for a loan in connection with the purchase transaction for the above referenced buyer(s). Based on the information provided, a pre-approval is herein granted with the following terms:

- Property Address: TBD
- Purchase Price: \$800,000
- Down Payment: \$160,000
- Loan to Value: 80%
- Loan Type/Term: Conventional 30 Year Fixed
- FICO: 789

This pre-approval is based on personal financial information provided by the buyer(s) including income documentation, assets, and credit. This pre-approval dated **November 1, 2023** is good for 30 days expiring **December 1, 2023** and is subject to re-verification of updated income, asset, and credit documentation at that time. A full approval may be given once we are supplied with title, appraisal, and a purchase contract. The interest rate is not locked in.

The following documents have been received and verified.

- Current Pay Stubs
- 2 yrs. W-2s
- Most Recent W-2
- 2 yrs. Tax Returns
- Most Recent Tax Return
- Assets for Funds for Closing

If there are any questions regarding this letter, please feel free to contact Rhonda Porter. New American Funding is a Direct Lender, and all the necessary information has been reviewed to issue a credit pre-approval.



Rhonda Porter

Loan Consultant | NMLS# 121324



CONTACT

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mortgageporter.com



NMLS ID#6606. State Licensing Information: <http://www.newamericanfunding.com/getaquote/license.html>

Loan Contingency: Even though a borrower may hold a pre-approval letter, further investigation concerning the property or the borrower could result in a loan denial. We suggest the buyer consider a loan contingency requirement in the purchase contract to protect earnest money deposited in accordance with applicable state law. This is not a commitment to lend.

Your Dedicated Loan Officer



I began my mortgage career in 2000, after 14 years in the title-escrow industry. This was an invaluable experience, giving me a unique understanding and perspective on mortgage lending. With over 30 years in related fields, I am passionate about educating my clients, offering the mortgage products that suit their needs and helping them navigate the process.

I am a state approved Home Buyer Education instructor and author of the nationally recognized blog, *The Mortgage Porter*. I'm honored to have been recognized by my peers as one of the top Mortgage Originators in Washington State at the WAMP Leadership & Humanitarian awards, four consecutive years.

I specialize in residential lending for both purchases and refinance mortgages. Whether you are a first-time homebuyer, self-employed, buying vacation or investment property or buying your dream home or refinancing; it gives me great pleasure to help people.




Communication is key to me. I want my clients to ask questions and to fully understand what they are signing before they reach the closing.

Away from the office, I enjoy painting, gardening, and making a mess of our kitchen. Nothing brings me greater joy than spending time with my family, which includes our adult kids, dog and cat.

My business is 100% referral or returning clients. It's my goal to establish relationships that will last beyond our closing together and to be worthy of your referrals.



CONTACT

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Why Choose **naf** ?

Family owned & an industry leader

Top notch reputation for customer service

Fully underwritten pre-approval for buyers

No surprises during escrow

Niche mortgage products to suit every borrower's unique situation

One size does not fit all

Quick response times & available 7 days per week

Rapid turn times – In-house processing, underwriting, and funding

We stay in touch after closing

*We service your mortgage for the life of the loan
Post-close greeting campaign*



Client Testimonials

"Rhonda was a key part of our home-buying team. She was friendly, responsive, great at explaining complicated processes, answering our million questions, and navigated us through all the twists and turns with expertise and enthusiasm. Thank you Rhonda!"

Andrew R.

"Rhonda was very helpful and answered questions promptly even outside normal business hours. She was realistic, patient, and understanding. She updated my loan information each time the situation changed and reviewed the changes with me. I would recommend Rhonda to anyone looking to buy or refinance a home."

Michelle U.

"Rhonda was always on the ball, quick to respond to our questions and concerns, and generous with her knowledge and expertise."

Carol P.

experience.com

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New American Funding did not pay for these reviews

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