

PRE-QUALIFICATION LETTER

December 23, 2004

RE: Loan Approval for: <Salutation 2>

Delivered by fax to:<B-Agent> <B-Fax>/ <B-Company>

<L-Agent> <L-Fax>/ <L-Company>

Dear <B-Salutation> and <L-Salutation>:

Based on a review of stated financial information, including a residential mortgage credit report, I am pleased to pre-qualify <Salutation 2> for the residential real estate purchase of <Property Address> <City>, <State>, <Zip> based on a qualifying interest rate of <App Rate 1>.

The interest rate used for qualifying is typically higher than the current available market interest rate. This pre-qualification method allows for a more conservative loan approval and provides flexibility in the event that mortgage rates increase prior to rate-lock.

Final loan approval is contingent upon an underwriters review of supporting financial documents, a satisfactory appraisal, survey, title commitment, and homeowner's insurance. If loan closing takes place after <Document AU Expiration> are-verification of credit, assets, liabilities, employment, and income may be required.

Please contact my office at <MY:b-Office Ph> if you have any questions or need assistance.

Best Regards,

<MY:Contact>

<MY:b- Title>