

Hello <Salutation>,

Congratulations! I am very happy to inform you that we have obtained a contingent credit approval for your home financing. Contingent approval will be converted to full credit approval provided that each of the documents outlined below are received promptly, and the documents verify the information that was used for qualifying.

My name is <MY:Contact>. I will be working closely with you and <L-O-> throughout the loan process to make sure that everything goes smoothly. I am responsible for helping you obtain full loan approval which includes receiving and reviewing financial documents requested, ordering and receiving your property appraisal, title commitment, property survey, flood certification, and homeowners insurance.

Please return the documents requested below within the next 2-3 business days so that we can provide you with full credit approval for your loan. If for any reason you are unable to return this information within this time frame please call or reply e-mail so that I can make arrangements to extend your contingent approval.

Documentation Needed (please review this list carefully as it may contain items in addition to the items requested in the preliminary list forwarded by your loan officer):

<Doc 1 Requested>	<Doc 1 Received>
<Doc 2 Requested>	<Doc 2 Received>
<Doc 3 Requested>	<Doc 3 Received>
<Doc 4 Requested>	<Doc 4 Received>
<Doc 5 Requested>	<Doc 5 Received>
<Doc 6 Requested>	<Doc 6 Received>
<Doc 7 Requested>	<Doc 7 Received>
<Doc 8 Requested>	<Doc 8 Received>
<Doc 9 Requested>	<Doc 9 Received>
<Doc 10 Requested>	<Doc 10 Received>

Please forward your documents using the most convenient of the following for you:

1. Fax <MY:b-Office Fax> – Be sure to keep your documents readily available until after closing.
2. Fed Ex – Feel free to charge to our account # (Enter Fed Ex Acct# Here).

<MY:Company>

Attn: <MY:Contact>

<MY:Mailing Address>

<MY:Mailing City>, <MY:Mailing State> <MY:Mailing Zip>

<MY:b-Office Ph>

3. Local Courier Phone (Enter Courier Phone Here)

4. PDF file attachment- e-mail to <MY:b-Email>

5. Bring with you when you meet with <L-O->, or drop by our office at the address above (Directions: <MY:Web Site>)

By now I hope you have been able to see that we are a very team very committed to doing everything possible to create an enjoyable experience for you. We will communicate with you proactively at specific instances during the loan process so that you never have to interrupt your schedule to call us. You can expect to hear from us:

- 1. Upon full credit approval** (after all of the documents requested have been received and underwriting has signed off on your credit approval)
- 2. Upon receipt of an accepted contract** (to confirm the loan program type you have decided upon, to verify your inspection date, and to protect an interest rate)
- 3. Upon receipt of your property appraisal** (typically 7-10 days after your option period expires. If your contract does not have an option period the appraisal will typically be completed 7-10 days following completion of your property inspection)
- 4. Seven days prior to closing** (to confirm the terms of your loan, time date and location of closing, to indicate the dollar amount needed for closing and the methods of payment that are considered acceptable in the state of purchase)

We will send hard copy information to the following address during the loan process unless you advise otherwise:

<b-Lead Address>

<b-Lead City St Zip>, <b-Lead State> <b-Lead Zip>

<b-Home Ph>

This is your team:

(Enter all team member names, titles, e-mail addresses, and phone numbers)

Please call with any questions: <MY:b-Office Ph>

Have a great day!

<MY:Salutation>

<MY:Contact>

<MY:b- Title>

<MY:Company>

<MY:Mailing Address>

<MY:Mailing City>, <MY:Mailing State> <MY:Mailing Zip>

Phone: <MY:b-Office Ph>

Toll Free: <MY:b-Other Ph>

Fax: <MY:b-Office Fax>

Web: <MY:Web Site>

“We are what we repeatedly do. Excellence then, is not an act but a habit.”

-Aristotle