

<Salutation 2>
<Mailing Address>
<Mailing City>, <Mailing State> <Mailing Zip>

December 23, 2004

Dear <Salutation>:

I have enclosed your application, disclosures, and a list of financial documents needed so that you can review this information in the comfort of your home. You will notice that all but a few highlighted fields on application have been completed for you based on the information you have already provided. Please review the application for accuracy and write-in any corrections necessary. Any changes that you make now will be reflected on your final paperwork at closing.

If you have not already scheduled an appointment to meet with <L-O-> please call <MY:b-Office Ph> toll free <MY:b-Other Ph>, <MY:b-Email>. If your schedule or location precludes a personal meeting, please use the enclosed pre-addressed, postage-paid envelope to return your documents. It is always our preference to meet with you in person, when convenient for you to do so, but we are prepared to efficiently assist you in either situation. In Austin, feel free to call our local courier, *Fast Forward*, to have your information delivered to us at [\(Enter Courier Phone # Here\)](#).

Our clients tell us that the following three facts are helpful to know at this point in the process:

#1 Signing and returning your application and financial information *does not* obligate you to complete the financing you are applying for nor does it require you to incur fees now or in the future. What it does is allow us to pre-approve your loan, which facilitates a smooth loan process and puts you in the best possible position when negotiating a contract.

#2 The rate on your application is your approval rate not your final loan rate, unless you already protected (locked-in) an interest rate. The approval rate is intentionally higher than the current market rate. This is an advisable strategy because, in all but the most extreme cases, you will avoid having to be re-approved if rates increase before you protect a rate. In the case of a purchase loan we suggest protecting the interest rate as soon as you have an accepted contract to avoid market volatility.

#3 Promptly returning the documents outlined below is essential to obtain full credit approval and helps to avoid delays and inconveniences later in the process. In most cases your approval remains valid for up to 120 days but updating documents is quite easy if that time period lapses. Please do not delay delivering your financial documents.

Supporting Documentation Needed:

<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>

If you have any questions regarding the documentation requested above please contact Jane James or Catherine Evilsizer directly at <MY:b-Office Ph>, Toll Free <MY:b-Other Ph>, <MY:b-Email>.

Sincerely,

<MY:Contact>
<MY:b-Title>