

Hello <Salutation>,

It was nice talking with you today! Based on our conversation I have attached an Excel document that outlines my financing recommendations (please check the bottom border of the spreadsheet for additional tabs/ scenario's). If you are unable to open this attachment please download an Excel viewer at [Excel Viewer](#). If you still have difficulty opening the attachment call my office <MY:b-Office Ph> and we will fax or mail this information to you.

Please keep in mind that the interest rate market can be volatile. Rates typically rise quickly and drop slowly. Until we discuss your options and you give me permission to protect (lock-in) an interest rate, your rate is not protected. Please call as soon as possible so that we can discuss these options and protect a rate on the program that is best suited for your needs.

**Documents/ Information 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>

Please be sure to provide all pages of each of the documents listed above. Even to the extent that the first or last page of a bank or brokerage statement may be blank or is an advertisement. Asset statement pages are numbered (i.e. page 1 of 7, page 2 of 7, etc). If only 5 of 7 pages are provided, for example, your approval may be delayed until we can obtain the remaining pages, or are able to receive a verification of deposit from the financial institution where the account is held. It may be helpful to understand that when an underwriter is making an approval determination and statement pages are missing they have no idea what is, or is not, on the missing pages. If you simply do not have, or cannot find a statement or pages please let us know and we gladly order a verification of deposit. Please allow up to seven days for your financial institution to respond to this request.

Please forward your financial documents within the next 2-3 business days using one of the following methods:

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 my account #1817-3449-3. Send to:
  - <MY:Company>
  - Attn: <MY:Contact>
  - <MY:Mailing Address>
  - <MY:Mailing City>, <MY:Mailing State>, <MY:Mailing Zip>
3. Local Courier Phone (Enter Couriers phone number here)  
There is no charge to you for this service. Courier pick from home or work.
4. PDF file attachment- E-mail to me at <MY:b-Email>

My Operations Manager and Senior Processor, <Proc>, will contact you within the next 24 hours to confirm your conditional credit approval and advise if any additional documentation is needed. She is the *best* processor in the industry! (I am very partial!). She is extremely knowledgeable, very accommodating, and is committed to making this transaction as simple and least time consuming as possible for you. You will love having her on your team!

<Proc> be reached at **(Enter Processor's phone number here)** or toll free <MY:b-Other Ph>.

The next step is to return the documents outlined above to my office so that we can begin moving toward a smooth on-time closing. Delayed receipt of documents can affect the closing date and interest rate lock-in protection so please return documents promptly so that we can help you avoid any delays.

I appreciate you <Salutation>– Thank you for allowing me to serve you!

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**