Date Prepared: 12/16/2008 Loan Type:

Loan Amount: \$195,000

I am pleased to inform you that Mr. has been pre-approved for a mortgage loan up to \$195,000. This loan pre-qualification is subject to the terms and conditions below. This is not a loan approval. Loan approval is subject to completion of a mortgage application and conditions that include, but are not limited to:

A property appraisal satisfactory to Group and/or the Lender

FHA

A satisfactory verification done by Group and/or the Lender of all pertinent information, including, without limitation, further substantiation of income, credit, property insurance, source of funds and supporting documentation.

A satisfactory Title Commitment acceptable to Group and/or the Lender.

LTV 97% financing and buyer will need 3% in down payment assistance from seller

This pre-qualification letter is limited to the loan amount and loan program as stated above.

Thank you for choosing Group. We look forward in meeting your home financing needs. If any interested parties have any questions or need any additional infermation, please contact me at 407-