

# Mortgage Pre-Approval Letter

Congratulations! You have been pre-approved for a home loan with Delight Funding  
I'm looking forward to helping you purchase your new home. Please don't hesitate to call me with any questions.

## Client Information

**Applicant(s):** [REDACTED] Dai

**Property Address:** TBD

**Terms:** 30 Year Fixed

**Program:** Conventional

**Sales Price:** \$ 850,000

**Loan Amount:** \$ 680,000

**Down Payment:** \$ 170,000

**Loan-to-Value:** 20.00%

**Interest Rate:** 7.25%

**Occupancy:** Primary Home

## Review Progress

A licensed Loan Officer has reviewed the following:

- ✓ Reviewed applicant's credit report and credit score
- ✓ Verified applicant's income
- ✓ Reviewed applicant's debt to income ratio

This approval expires in **90** days

Sincerely



**Minle Zhang**

**Loan Officer 01/28/2024**

NMLS ID: 1050148

Work: (949) 281-2388

Mobile: (302) 690-5281

Fax: (949) 569-8797

Email: minlez@delightfunding.com

## Final Steps

If your financial, employment, and credit situation do not materially change, we'll only need a few more things to get a final mortgage commitment:

- 1 A fully executed Purchase and Sale Agreement
- 2 A satisfactory appraisal
- 3 An acceptable title commitment
- 4 Proof of sufficient homeowners insurance
- 5 Satisfaction of all final underwriting conditions
- 6 Executed final loan documents
- 7 Final commitment for this loan is also subject to:

