



Home Mortgage  
 MAC A0834-031  
 1111 E. Herndon Ave, Ste 312  
 Fresno, CA 93720  
 559 437-1177 Office  
 559 437-1172 Fax

Date: March 31, 2011  
 Borrower:  
 Phone: 559-434-2427  
 Address: Fresno, CA 93720

Loan Type: Conventional  
 Maximum Sales Price: \$ 105,000  
 Maximum Loan Amount: \$ 78,750  
 Seller Concessions: 0

\*\*\*45 day escrow suggested for all bank owned properties.\*\*\*

Property Address: TBD

Please be advised that based on the information provided on an application received by Home Mortgage, from the above stated buyer(s), it is our opinion that the buyer(s) will qualify for a conventional loan with terms acceptable to the lender.

We have previewed a "tri-merged" credit report on behalf of our borrower(s) and found their credit acceptable.

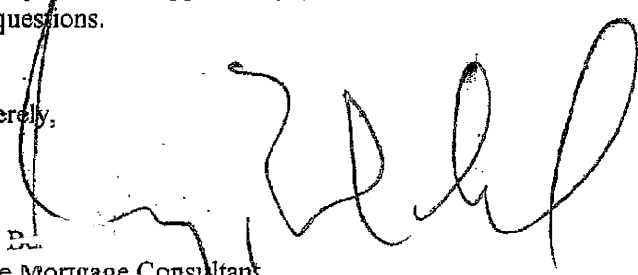
This approval is subject to final investor approval. Additional conditions include but are not limited to:

1. Fully executed purchase contract
2. Original Appraisal
3. Preliminary Title Report
4. Verification of funds in escrow to close
5. Copy of acceptable fire/hazard insurance on subject property

All conditions must be met PRIOR to funding. All conditions must be received in Home Mortgage's office no later than 15 days prior to funding. Funding deadline is 1:00a.m. the business day prior to funding.

Thank you for the opportunity to be of assistance. Call me at your convenience should you have any questions.

Sincerely,

  
 Greg E. [unclear]  
 Home Mortgage Consultant  
 Home Mortgage

(559) 437-1177  
 (559) 437-1172