



5337 Millenia Lakes Blvd., Suite 225 | Orlando, FL 32839 | 321-609-0789

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

06/23/2016

Peguy Dorsonne
5550 E Michigan St Apt 1226
ORLANDO, FL United States 32822

Caliber Home Loans, Inc.
5337 Millenia Lakes Blvd., Suite
225
Orlando, FL 32839
321-609-0789

RE: Caliber Home Loans, Inc.'s Conditional Qualification for Loan # 8926833164

ORLANDO, FL 32822

Dear Peguy Dorsonne,

It is our pleasure to notify you that based on information you provided to Caliber Home Loans, Inc. ("Caliber"), Caliber has determined that you are conditionally eligible and qualified to meet the financial requirements of the Loan described below.

Loan Amount:	\$135,327.00	Loan Term:	360
Loan Type:	FHA	Qualifying Interest Rate:	4.000%
Loan Program:	FF30	Estimated APR:	5.02850%
Loan Purpose:	Purchase	LTV/CLTV/HCLTV:	95.00%/95.00%/95.00%
Purchase Price:	\$140,000.00	Appraised Value:	\$140,000.00
Estimated Down Payment:	\$7,000.00	Discount Points:	N/A
Rate Locked (Y/N):	N	Lock Expiration:	N/A

Estimated Housing payment is as follows

First Mortgage:	\$646.07	Mortgage Insurance:	\$87.96
Other Financing:	\$0.00	HOA Dues:	\$50.00
Hazard Insurance:	\$60.00	Other:	\$0.00
Real Estate Taxes:	\$150.00	Total Proposed housing payment:	\$994.03

Caliber has (check applicable boxes):

	YES	NO
Reviewed prospective applicant's credit report	X	
Reviewed prospective applicant's credit score	X	
Received a signed application from the Prospective Applicant	X	

Prospective Applicant provided the following information:

	Verbally	In Writing	N/A
Income		X	
Available cash for down payment and payment of closing costs		X	
Debts		X	
Other assets		X	

This Conditional Qualification is based upon and subject to the following assumption(s):

- Subject to allowable seller concessions.

This is not an approval for the Loan or a commitment to lend. The Loan may be approved if the following occur: (1) Caliber verifies the information you have provided; (2) your financial status and credit report remain substantially the same until the Loan closes; (3) the collateral for the Loan (the subject property) satisfies Caliber's requirements (for example, satisfactory appraisal, title, survey, condition, and insurance); (4) the Loan type and terms, as described, remain available in the market and (5) you execute the loan documents Caliber requires. Neither you nor Caliber is obligated to complete this transaction merely because you received this letter.

Sincerely,

Loan Consultant: Ivan Duarte
NMLS #: 32559
Caliber Home Loans, Inc. (NMLS #: 15622)