

Conditional Approval Letter

Date: August 26, 2008

Loan#: 18023003

Applicant(s): John Walker/Ginger Walker

Property Address: 1 Main Street
Danvers, MA 01923

We are pleased to inform you that Best Mortgage Company has approved your real estate loan application on the terms set forth below, subject to the conditions set forth in the Conditions Addendum attached to this Loan Approval (the "Initial Conditions"), and further subject to any other conditions Best Mortgage Company may establish upon receipt and review of documentation in satisfaction of the Initial Conditions (the "Subsequent Conditions").

Type of Mortgage:	Conventional	Loan Amount:	\$316,000.00	Loan Term:	360 (Months)
Occupancy:	Primary Residence	Purpose:	Purchase	Program Code:	30 Yr Fixed
Interest Rate:	6.500	Discount Points:	%	Doc Type:	Full

☐ Your loan has a balloon payment

Loan terms as shown above ☒ Have ☐ Have not been "Locked in".

All loan terms stated above are subject to change (except loan amount)

Rate Lock Expiration Date:	Loan Approval Expiration Date:	Condition Expiration Date:
10/05/2008	12/20/2008	12/20/2008

If this loan does not close on or before the Loan Approval expiration date, Best Mortgage Company no longer has any obligation to close this loan. Loan Approval is not transferable.

This loan is to be secured by a Deed of Trust/Mortgage covering the following real property:
1 Main Street, Danvers, MA 01923

All Initial Conditions and all subsequent Conditions must be satisfied before funds can be released. In order to avoid a delay in your transaction, all conditions labeled "Prior to Doc" must be received prior to the Condition Expiration Date indicated above. Prior to Docs means prior to our preparation of your closing documents.

Loan Approval is based upon the information provided in your credit application and the current condition of your property. Should any information come to Best Mortgage Company's attention which changes the basis on which your Loan Approval was granted, Best Mortgage Company reserves the right to request additional information and may reconsider Loan Approval.

If there is a substantial change in applicant's financial condition or credit standing, Best Mortgage Company is under no obligation to close your loan. You are responsible for keeping all financial obligations current during the processing of your loan transaction. Best Mortgage Company accepts no responsibility for late fees incurred or adverse credit reporting for your failure to make payments by their due date. Best Mortgage Company reserves the right to require updates of documentation that is more than 90 days old. Any false or erroneous statements set forth in your credit application shall, at the option of Best Mortgage Company, render this Loan Approval null and void.

Mortgage Loan Commitment Letter Sample

L Darling-Hammond



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