

Date:

Borrower(s):

Property Address:

City, State, Zip:

Sales Prices:

Loan Type:

Term:

LOCKED:  YES  NO

**WE ARE PLEASED TO INFORM YOU THAT THE ABOVE REFERENCED LOAN APPLICATION HAS BEEN APPROVED FOR CREDIT OPINION ONLY AND APPEAR TO BE ACCEPTABLE SUBJECT TO THE FOLLOWING CONTINGENCIES:**

- ACCEPTABLE Conventional Appraisal
- ACCEPTABLE Title Insurance
- ACCEPTABLE Hazard Insurance

Please note that this is not a full loan approval. The file may be subject to additional conditions at the time of actual underwriting. All credit documents in the file must be dated within 30 days of resubmission except for the credit report, which can be dated within 180 days.

Any changes in assets, employment, income, job stability, credit rating, and/or liabilities will render this "Credit Opinion" null and void.

**NOTE: RATES ARE SUBJECT TO CHANGE AT ANYTIME AND IT IS THE BORROWER'S RESPONSIBILITY TO CHECK WITH THEIR LOAN ORIGINATOR TO OBTAIN A CURRENT RATE QUOTE. LOANS UNDER CONSTRUCTION CAN BE LOCKED WITHIN 60 DAYS OF COMPLETION (CHECK WITH THE BUILDER FOR COMPLETION DATE).**

FOR FURTHER INFORMATION, OR SHOULD YOU HAVE ANY QUESTIONS. PLEASE CALL YOUR LOAN ORIGINATOR.

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CPA Mortgage Services

Date