

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

Wintrust Mortgage, A Division of Barrington Bank and Trust Co., N.A.

124 North Charles Lindbergh Drive

Salt Lake City, UT 84116

VA Lender ID # 235260-00-00

Date: 06/08/2022

Purchase State: PA

Purchase County:

Purchase Price up to : 275,000.00

Loan Term: 360 Amortization Type Fixed

Type of Loan: VA

Max. Loan To Value: 100% with certain limitations

Dear: SHAFF E RANDOLPH

This letter is being sent to you because you are interested in looking for a home, and how much you may be able to borrow from Wintrust under the home mortgage loan program stated above. You have verbally or electronically provided some basic representations about your income, your debts, and your credit rating. Based on that information, and assuming that no disqualifying information comes up, and the facts and circumstances remain unchanged, we estimate that today, you would likely qualify for a loan of up to the terms contemplated and listed above.

Limitations and Conditions: There are numerous steps that must be completed/satisfied for a successful loan application. They include, but are not limited to; 1) completed loan application, with copy of executed purchase contract and other required documentation; 2) verification of employment, income, assets, credit, etc; 3) an appraisal must be obtained for valuation and to confirm that the home meets certain standards; 4) underwriter's review and approval, with all underwriting conditions satisfied; 5) no material adverse changes may occur before closing; 6) the property must be acquired at closing and the first mortgage security interest granted; and 7) provision of title insurance and hazard insurance (to protect lender) covering the purchase price.

If you have any questions, please contact me.

Sincerely,

Wintrust Mortgage, A Division of Barrington Bank and Trust Co., N.A.

Loan Officer Krista Davis  NMLS 1243978 (801) 493-6455
kdavis@veteransfirst.com

Please Note: THIS IS NOT A LOAN APPROVAL, AN OFFER OF CREDIT, NOT A GUARANTY OF TERMS. At this early stage, it is impossible for a lender to approve credit. The terms described above are estimated and cannot be guaranteed at this point, even if you satisfy all the limitations and conditions. No property has been identified. We have not received a signed loan application from you and have not sent lending disclosures to you. Underwriting standards, loan programs, market conditions and/or your circumstances are things that can change. If any change occurs, or this letter is older than 30 days, you may wish to contact us for an update.

