October 5th, 2021

Lyman and Jill Hines,

Congratulations! We are pleased to inform you that you have met the pre-approved mortgage requirements and we extend to you this Conditional Qualification Letter for your mortgage loan with the following terms. Your financing is subject to final underwriting approval and appraisal review.

Sales Price: $395,000

Loan Amount: $355,500

Financing Percentage: 90%

Property Address: TBD

Loan Program: Conventional

DO/DU: Approve/Eligible

This approval is not to be construed as a mortgage commitment. A loan commitment is subject to complete underwriting approval, including satisfactory appraisal and clear title work. Interest rates are subject to change, and the stated rate is NOT your actual rate.

If you have any questions, please feel free to contact me at 615-812-0186.

Billy Carver

Sr. Loan Officer

1241 Rock Springs Rd. Smyrna Tn 37167

NMLS: #638650

NEXA Mortgage, LLC