

December 16, 2020

HARRY H KRAUSE Jr
JULENE KRAUSE
171 PIONEER RD
KALISPELL, MT 59901-6506

HOME LOAN PREQUALIFICATION

Pre application Number: A72YJ03H

Loan Program: Conf Fixed 30
Interest Rate / APR*: 2.750% / 2.838%
(as of 12/16/2020. Subject to change.)
Occupancy: Owner Occupied
Property Type: Single Family
County: Christian

Sales Price: \$420,000
Down Payment: \$280,000
Loan Amount: \$140,000
Loan to Value: 33.34%

HARRY H KRAUSE Jr:

Congratulations! **Based on the information contained on your credit report and the income and asset information you provided, our automated underwriting system indicates that you qualify for a loan of up to \$140,000 as shown above,** subject to receipt and review of all documentation as required for the product you select. You may present a copy of this letter as proof to sellers and real estate agents that you're a qualified buyer based on the conditions below.

What you need to know


This is not a loan commitment or a loan approval. The information and documentation you provide are subject to review which may result in a change to the above.

1. We require receipt and validation of credit, income and asset documentation.
2. The property must meet all Bank collateral requirements.
3. Our closing and funding conditions must be satisfied.

This letter expires 30 calendar days from the date above.

Thank you for choosing Bank of America. I look forward to working with you to make your home financing experience as smooth as possible.

Chad Gentry
NMLS Identifier: 1052714
Title: Lending Officer CS
Telephone: (800) 850-7655
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*APR (Annual Percentage Rate) is an estimate and may be more or less with any changes in loan amount, down payment, closing costs, or other terms. Rate is subject to change until locked and rate increases may lower the loan amount for which you were prequalified.

