

[logo]

Dear [first name]:

Great news! After reviewing your qualification analysis, we are happy to share that you've been pre-qualified for one of our many mortgage loans. We hope you're as excited as we are about this news. Our highly qualified mortgage experts are standing by, ready to discuss next steps.

APPLY HERE

You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPTOUT NOTICE below for more information about prescreened offers.

WHAT'S NEXT?

For additional information regarding our analysis and to discuss your pre-qualification for a loan of [amount] or more, please call [phone number] at your earliest convenience.

Contact one of our loan officers upon receipt of this credit notification at the number listed above to learn more.

PRESCREEN & OPT OUT NOTICE:

This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria [including providing acceptable property as collateral]. If you do not want to receive prescreened offers of credit from this and other companies, call 1-888-567-8688 or visit the website at www.optoutprescreen.com; or write TransUnion Opt-Out Request PO Box 505, Woodlyn, PA 19094-0505, Experian Information Systems, Inc PO Box 919, Allen, TX 75013, Equifax Options PO Box 740123, Atlanta, GA 30374-0123.

*Terms & Conditions: This offer is made by [Lender]. Information from your consumer credit report was used in connection with this offer and you received this offer because certain creditworthiness criteria used to screen persons was satisfied. Credit may not be extended if, after you respond to this offer, you no longer meet the selection criteria. Additional eligibility requirements for this loan include, but are not limited to, submission of a complete application, acceptable debt-to-income ratio, verification of income and employment, satisfactory appraisal and collateral, and final underwriter approval. Other terms and conditions may apply. Minimum pre-qualification loan amount is [amount].

[Insert Lender Disclaimer]