

Date: 3/7/2025

Re: Pre-approval Letter for [REDACTED] OUYANG

To Whom It May Concern:

Based on the information provided, borrowers have been pre-approved for a conventional mortgage loan with the following term:

**Program Type:** Conventional Loan  
**Purchase Price:** \$900,0000  
**Loan Amount:** \$675,000  
**Mortgage Term:** Conventional 30 Years Fixed  
**Property Type:** Single Family Residence, PUD or Condominium  
**Occupancy:**  
**FICO:** Primary Residence  
800+

The final approval of this loan application is subject to:

1. Final underwriting approval
2. Receipt of a satisfactory appraisal and fully ratified sales contract with all attachments / addenda
3. Standard settlement conditions

This pre-approval is valid 60 days from the above said date. Any change in the information provided may require a re-evaluation of your loan request.

Please note that loans that require private mortgage insurance are subject to independent approval by the mortgage insurance company.

If you have any questions regarding this letter, please feel free to contact me.

Sincerely,



Chaobo (Sam) Zhou  
Sr. Loan Officer  
NMLS # 1890143  
CalBRE 02137762

444 E Huntington Dr #308 Arcadia CA 91006

Tel: 626 514 6420 Email: [samz@acgfunding.com](mailto:samz@acgfunding.com)

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# ACG Funding INC

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**Congratulations,**  
[REDACTED] **OUYANG**

This is your official **1Verified Approval Letter**.

A Verified Approval confirms that your income, assets and credit score have been **fully validated by our underwriters**, giving you our most accurate evaluation of what you can afford.

Since we have verified your information, you can be confident in your offer.

Please share this document with your real estate agent.

Chaobo (Sam) Zhou  
Mortgage Loan Originator  
NMLS #1890143  
Brokerage NMLS #328878  
(626) 514-6420  
Email: samz@acgfunding.com

**You're Verified**  
**Up To \$675,000**

Loan Number	[REDACTED]
Loan Program	Conventional 30 Years
Loan Amount	\$675,000.00
Purchase Price	\$900,000.00
Expires On	06/07/2025