

DIRECT LENDER

Feb 11, 2026

Applicant(s): [REDACTED] LIU

Property Address: TBD

PRE-APPROVAL LETTER

To Whom It May Concern,

I am pleased to provide this letter of pre-approval with the following terms:

- Purchase Price: \$2,050,000
- Down Payment: \$410,000
- Loan Amount (LTCV): \$1,640,000 (80%)
- Occupancy: Primary Residence
- Loan Type: Conventional Loan
- Employment, Income and Funds to Close have been verified to complete this transaction

This pre-approval is based upon our review of the loan application and supporting documentation provided by the buyer(s), however our full commitment to lend is still subject to final underwriting approval.

All we need to close the loan is a fully signed and executed purchase agreement, an acceptable appraisal supporting the property value and title report. Final approval will be based on no material adverse changed to buyer(s)' assets, incomes, credit or property requirements prior to closing.

This pre-approval is valid for 90 days from the date set forth above.

We are delighted to be given the opportunity to provide financing for our buyer(s) and we look forward to delivering exceptional care and customer service to all parties during the loan process. If there are any questions regarding this letter or the terms and conditions set forth herein, please do not hesitate to contact us.

Sincerely,



Melissa Sui

Loan Officer, NMLS #1781235