

# New Dream Funding

20955 Pathfinder Rd Ste 215 Diamond Bar CA 91765  
626.778.1168  
www.newdreamfunding.com

Date: 01/12/2026

Dear: [REDACTED] Bedoy

**Congratulations!** You have been pre-approved for financing under the following terms and conditions:

Purchase Price up to:	\$950,000
Qualified Loan Amount:	\$550,000
Verified Down Payment:	\$400,000
Term of Loan:	30 Years fixed at best rate available
Type Finance:	Portfolio Loan

This letter is not a loan commitment. Final approval for a home loan is subject to verification of all information borrowers provided and satisfaction of various conditions including, but not limited to, the following:

1. A valid sales contract on the subject property.
2. An acceptable appraisal of the subject property to support the sales price.
3. Lender approval of a Preliminary Title report or title commitment for the subject real property.
4. Proof of funds to close & Reserves (if apply).
5. Final underwriting approval

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

Should you have any questions, please feel free to call me. Thank you.

Sincerely,

*Luxing Cai*

Loan Officer: Luxing Cai  
NMLS# 1747558  
E-mail: jcai@newdreamfunding.com  
Direct: 626-375-0558

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