



THE MORTGAGE GUYS

Pre-Approval Letter

Date: 11/18/2025

Borrowers' Names: [REDACTED] Martinez and [REDACTED]

Property: To Be Determined

Purchase Price: \$507,000

Property Type: SINGLE FAMILY RESIDENCE

Down Payment [REDACTED] 5% Down Payment

Mr. [REDACTED] Martinez and his wife, [REDACTED] the buyers, have been approved for a mortgage loan.

After reviewing the loan application, their credit, assets, and income, we are pleased to inform you that the loan application was approved. That is perfect for their income and qualifying ratios.

The closing of the mortgage loan transaction is subject to final underwriting conditions, appraisal report and quality control audit.

There are two mortgage-loan options that Mr. Jesus Jaramillo Martinez are qualified for. I am going to use the FHA mortgage loan option to close the transaction.

The following items will also be necessary upon an accepted offer:

- Purchase Agreement
- Counter Offers (if applicable)
- Escrow Instructions
- Transfer Disclosure
- Title Report
- Appraisal Report

Please forward the above items as soon as they are available. Thank you in advance.

Sincerely,

Ike Onwuegbuzia

Ike Onwuegbuzia

Mortgage Loan Originator, MLO

Direct: 818-642-8659

Fax: 310-861-5660

E-mail: ikeman818@gmail.com

DRE License #: 01127680

NMLS License ID: 1033206