



STRONG FINANCING CONFIRMATION LETTER

Borrower: [REDACTED]

Property: TBD

Pre Approved up to: \$2,500,000

I am writing in strong support of my client, [REDACTED] Keh, regarding his purchase of the above referenced property. This transaction is structured utilizing our private 100% bridge financing program. This financing has already been fully underwritten, approved, and formally committed by our investor for capital deployment. This is not a traditional mortgage approval. This is a fully committed private bridge facility secured by substantial equity in both the subject property and the borrower's primary residence. There is no financing contingency associated with this transaction. There is no appraisal requirement. There is no income verification requirement. There is no asset verification requirement. Funds are authorized and ready for deployment.

Borrower Strength & Financial Position

- 800+ FICO Profile
- Over \$2,000,000 in equity in primary residence
- Long-standing client relationship (15+ years)
- Proven financial stability and strong asset base

We are prepared to close in 7–10 days. Our team executes these bridge transactions routinely, particularly on unique and high-value properties. Capital is committed and immediately accessible. There is no financing risk in this transaction. We are fully prepared to perform.

Should you require any further clarification, I am available directly.

Sincerely, Tim Hardin
CEO - United Modern Mortgage
Personal NMLS #294131
Company NMLS #2414401
Call or Text: 949-374-1833
Email: tim@umm411.com

CONGRATULATIONS !

YOU'RE PRE-APPROVED FOR

\$2,500,000

Your application for a mortgage loan for the above amount has been pre-approved by UNDERWRITING.

- ✓ **Credit & Asset Verification**
- ✓ **Underwriter Approved!**

APPROVAL SPECIFICS

Buyer Name(s) :	██████ Keh
Loan Term & Type :	12 Month Bridge Financing - Close in 10 days
Purchase Price :	TBD
Property Address:	TBD
Down Payment :	TBD
Loan Amount :	TBD No Contingencies
Property Usage :	TBD
Appraisal Status :	N/A
Underwritten Approval Date :	02/26/2026
Pre-Approval Expiration Date :	06/26/2026

This upfront underwritten pre-approval is still subject to terms and conditions. If we are not contacted before the commitment expires, we may terminate this commitment without further notice. Our underwriting and origination procedures require us to generate a tri-merge credit report. The median score on this report (otherwise known as the qualifying score) met the requirements for the loan program being used. To answer any questions relative to our commitment, please reach out.

WHY CHOOSE US ?

Close 60% Faster

Close as quickly as 14 days -that's 60% faster than the industry average!

Guaranteed Quick Appraisals

Receive your appraisal report in 10 days or less guaranteed!

Available 24/7 Via Phone/Text

You'll have one point of contact throughout your closing process.

Award-Winning Service

We are consistently recognized as the top 1% team in the nation!

WE ARE HERE TO HELP YOU!

Tim Hardin
CEO
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Company NMLS #2414401
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Email: tim@umm411.com



Equal Housing Opportunity
United Modern Mortgage™ 2023 | Company NMLS: 2414401

For information purposes only. This is not a commitment to lend or extend credit. Information and/or dates are subject to change without notice. All loans are subject to credit approval. United Modern Mortgage, NMLS# 2414401. Equal Housing Lender (NMLS Consumer Access: <https://www.nmlsconsumeraccess.org>)

