



**GEM MORTGAGE**  
A Division of Golden Empire Mortgage, Inc.  
A DIRECT LENDER

**PRE-APPROVAL FOR PURCHASE**

Date: **February 1, 2017**

Buyer(s): [REDACTED]

Property Address: TBD

Purchase Price: **\$900,000**

Loan to Value: **75% LTV (25% Down Payment)**

Loan Type/Term: **30 Year Fixed, Conventional, <2 - 4 Units Eligible>**

Interest Rate: **4.625%**

Congratulations! Your Residential Mortgage Loan Application has been pre-approved by underwriting. This pre-approval is based upon the above referenced terms and the information disclosed on your Residential Mortgage Loan Application. This pre-approval is subject to the following conditions being fully satisfied prior to closing.

1. Validation of the information contained within your Residential Mortgage Loan Application.
2. Validation that the property selected supports the loan amount requested and meets the normal and customary requirements of *Golden Empire Mortgage* a Direct lender and its investors.
3. No new debt or change in your creditworthiness or financial position has occurred.
4. All required loan documents, including Internal Revenue Service form 4506T, are signed and validated.
5. All pre-funding and pre-closing conditions are satisfied, including but not limited to those conditions noted during the review of the property appraisal.

This is not an offer to extend credit. Until such time as you have made a formal application with a specific property and locked your loan, your interest rate may change. Interest rates change on a daily basis and cannot be guaranteed until a property has been selected and a formal lock in agreement has been executed. Such changes may impact the terms of the loan detailed above and this approval. Loan products are subject to change without notice.

This pre-approval is valid for 30 days from the date of this letter. If you do not find a home within 30 days from the date of this letter, you may request to be considered for another conditional pre-approval.

If there are any questions regarding this letter please feel free to contact me at 562-328-8465

Sincerely,

Nathanael Ochoa

NMLS# 286835

Sr. Loan Originator

562-328-8465 Direct

NOchoa@GEMcorp.com

# PMA<sup>®</sup> Wells Fargo<sup>®</sup> PMA Package

[REDACTED]

Questions? Please contact us:

**Wells Fargo Premier Banking Team** <sup>SM</sup>

Available 24 hours a day, 7 days a week

Telecommunications Relay Services calls accepted

Phone: 1-800-742-4932 , TTY:1-800-600-4833

Spanish: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

## December 31, 2016

<b>Total assets:</b>	<b>\$220,541.85</b>
Last month:	\$202,866.84
Change in \$:	\$17,675.01
Change in %:	8.71%

<b>Total liabilities:</b>	<b>\$322.40</b>
Last month:	\$91.69
Change in \$:	\$230.71
Change in %:	251.62%

Qualifying Balance :	<b>\$220,864.25</b>
Deposit Balance :	<b>\$210,472.68</b>

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### Important Account Information

#### Introducing Portfolio by Wells Fargo<sup>®</sup>

Effective on or about February 10, 2017, your PMA<sup>®</sup> Package with a PMA Premier Checking account will be renamed to Portfolio by Wells Fargo with a Wells Fargo Portfolio Checking account. While the name is changing, your fee structure as well as the same great benefits you currently enjoy will remain the same. For questions or more information, please refer to the end of this statement.