



Underwritten Pre-Approval

UNDERWRITER VERIFIED

Letter FR-PA-SAMPLE · Issued October 29, 2026 · **Valid for closings on or before January 15, 2027**

To the Seller and Listing Agent:

Fidelity Residential has **underwritten and pre-approved** the borrower(s) below for an FHA-insured purchase loan. The borrowers' credit, income and assets have been documented and verified, and the loan has been approved by our underwriter.

BORROWER(S) Jordan Example	PURCHASE PRICE \$400,000	LOAN AMOUNT \$386,000
DOWN PAYMENT 3.5%	LOAN PROGRAM FHA 30 Year Fixed	OCCUPANCY Primary residence
PROPERTY 45 Example Avenue, Freehold, NJ 07728		

VERIFIED AND UNDERWRITTEN

- ✓ **Automated underwriting:** Accept risk classification from FHA's TOTAL Mortgage Scorecard through Desktop Underwriter® on **October 26, 2026**. Every figure used was verified by our underwriter, who approved the loan.
- ✓ **Credit:** three-bureau merged credit report dated **October 20, 2026**; HUD CAIVRS, Limited Denial of Participation and SAM screening clear.
- ✓ **Employment and income:** verified from year-to-date paystubs dated **October 23, 2026**, W-2 forms for **2024 and 2025**, and a verification of employment dated **October 25, 2026**.
- ✓ **Funds:** down payment and closing costs verified from account statements through **October 17, 2026**.
- ✓ **Qualification:** the borrowers qualify at the purchase price and loan amount shown, using estimated taxes, insurance, association dues and FHA mortgage insurance.

APPROVED SUBJECT ONLY TO

1. A fully executed purchase contract, including the FHA amendatory clause and real estate certification.
2. Assignment of an FHA case number for the property and a confirming TOTAL Mortgage Scorecard result.
3. An FHA appraisal supporting the purchase price, with the property meeting HUD minimum property requirements and the FHA loan limit for its county (and FHA approval of the project, for a condominium).
4. A satisfactory title commitment, homeowner's insurance, and flood insurance if required.
5. Verification of the earnest money deposit.
6. Re-verification of employment within 10 days before closing, and no material change in the borrowers' credit, income or assets.

This pre-approval is based on the documentation, verification and underwriting described above and on the purchase price and loan amount shown. It is not a commitment to lend on a specific property, and the interest rate is not locked; final terms are set when the rate is locked. This letter is not an approval or guarantee by FHA or HUD. Fidelity Residential, a dba of PFN Lending Group, Inc. · NMLS ID #103098 · Equal Housing Lender.

Morgan Sample

Loan Officer
(732) 686-9999 · loans@fidresi.com
Fidelity Residential · NMLS ID #103098

Verify this letter

Confirm it is current at

<https://fidresi.com/v/SAMPLE>

or call (732) 686-9999. Letters are void if altered.