



**DHLC Investments
Incorporated**

To Whom It May Concern:

This is to confirm that _____ has been pre-approved for a loan for a single family residential property based on a 70% loan to After Repaired Value appraisal, but with no cash out. The maximum amount the borrower is pre-qualified for is _____. This pre-qualification is good for 90 days from the above date and is renewable by mutual written consent. Borrower's credit has been reviewed and we have received a written application.

As always, final loan commitment is subject to the appraised valuation of the property by an appraiser chosen by our firm as well as other considerations.

Thank you for your cooperation.

This is not an approval for a Loan. Approval of the Loan requires that DHLC verify the information that the applicant has provided and that the collateral for the Loan (the subject property) will satisfy the lender's requirements (for example, appraisal, title, survey, condition and insurance)

Sincerely,

Rob Barney

Rob Barney
President