

## Pre-Approval Letter

Thursday, October 09, 2025

Michael Guerra

Dear Michael Guerra:

I am pleased to notify you that you have been preliminarily pre-approved for a mortgage loan with CMG Mortgage, Inc., dba CMG Home Loans, under the following terms:

Loan Type/Product: Conventional / Fixed  
Sales Price: \$750,000.00  
Loan Amount: \$562,500.00  
Loan-to-Value: 75.00%

This preliminary preapproval is based upon:

- ✓ Your credit report
- ✓ Your self-reported financial information
- ✓ Automated Underwriting System Approval from Fannie Mae's Desktop Underwriter® or Freddie Mac's Loan Prospector

Final approval will be subject to a review of:

- Verification of all information submitted on the application;
- Satisfactory appraisal, fully executed purchase contract and preliminary title report;
- Confirmation of employment status, income, assets and credit; and
- Any/all conditions or terms as required of the final loan approval.

This does not constitute an express guarantee that you will be approved for a mortgage loan at CMG Home Loans. A written commitment to make a mortgage loan has not yet been issued. This letter expires 90 days from the date of this letter.

Thank you for placing your trust with CMG Home Loans. We look forward to serving all of your home financing needs. Please feel free to contact me if you have any questions.

Sincerely,

Kimberley Negron  
NMLS# 142906  
(800) 501-2001  
kim@themtvt.com  
68 Randall Street, Suite 1, South Burlington, VT 05403

