

Date: 03/01/2014

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Dear KEVIN M ROBINSON,

Navy Federal Credit Union (NFCU) is pleased to advise that based on the information provided and a review of your credit, you have been pre-approved for a mortgage loan subject to the following terms and conditions:

Loan Amount: \$265,500.00

Conditions:

- 1. Final underwriting approval.
- 2. Receipt of a satisfactory appraisal and fully ratified sales contract with all

attachments / addendums.

3. Standard settlement conditions.

This pre-approval is good for 90 days from the above date. Any change in the information provided may require a re-evaluation of your loan request.

Navy Federal Credit Union is pleased to provide this service to you. Upon ratification of a sales contract, please notify your loan officer in order to complete your loan application and make arrangements for settlement.

Heritage Oaks A Mortgage Team 877.573.2324 - Toll Free 866.433.7004 - Fax