



June 20, 2024

██████████
220 Placemark
Irvine, CA 92614

Dear (██████████) ██████████

Congratulations, based upon the information you provided, your mortgage application is conditionally approved¹ for the loan outlined below. Once you have found your dream home, notify your Home Lending Officer right away.

Details of your transaction:

Property Address:	No Property Address Los Angeles, CA 90011
Property Type:	One Family
Mortgage Amount:	\$2,500,000.00
Sales Price/Estimated Value:	\$4,000,000.00
Mortgage Type:	Conventional
Mortgage Product:	30 Year FRM Non-Agency
Interest Rate:	6.875%
Discount Points (Points):	-0.125%
Term:	360 months
Rate Commitment Option:	60 Day Float [*]
ARM Margin:	

Thank you for choosing Citibank and providing us the opportunity to serve you. If you have any questions regarding any of the above information, please call me at (626)348-4006. Citibank has many loan programs to choose from including its Home Run Program, which is available in Citibank assessment areas and specific census tracts² for loans on the primary residence of borrowers who qualify, is subject to income limits, geographic and other restrictions and may not permit the use of secondary financing. Citi strives to make the home mortgage experience simple and enjoyable for everyone. If you have any questions about this information or have a competitive offer, please let your Mortgage Representative know, so we can work to meet your home lending needs.

Sincerely,

Cynthia Leu
NMLS # 1330018

¹ Your approval is conditioned on you submitting the information and documentation itemized in the Borrower's Checklist appended to this conditional approval letter, and on our underwriter's satisfactory review of all documentation and information you provide. If you have applied for an FHA or VA Loan, your approval is contingent upon meeting FHA/VA requirements. For TTY services, dial 711 from the United States or 1-866-280-2050 from Puerto Rico.

² Atlanta, Austin, Cambridge, Dallas, Denver, Houston and Philadelphia Metropolitan Statistical Areas.

^{*} Floating Rate/Right to Requalify; - Your interest rate is not locked and may increase when you lock the rate. We reserve the right to requalify you and cancel your approval if you do not qualify at the rate in effect (1) at the time we underwrite you for a Credit and Income Commitment or, (2) if you do not obtain a Credit and Income Commitment before providing the sales contract, at the time you lock your rate.