FINANCING

with Ryan Skaggs

Close on time, every time – with excellent communication and no surprises.

Greetings-

When I offer a pre-approval letter, I do not do so lightly, I understand that each of the agents, attorneys, and most importantly, the buyer/seller put their faith in my ability to navigate the turbulent lending environment.

Over the past 10 years I have won awards and originated mortgage volume in 2020 that puts my team in the top 1% of mortgage originators in the US; I do not say this to impress, but to impress upon those making the decision to accept this offer that experience and ability to close is paramount.

I hope to have an opportunity to work together and if you have any questions on the financing please let me know.

Ryan

Ryan Skaggs
VP of Mortgage Lending | NMLS# 425763
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AWARDS

2020 & 2019 North Shore Choice Awards BEST LENDER

2017 IL Mortgage Bankers Assoc. BEST IN BUSINESS NOMINEE

2021 Who's Who In Chicago Real Estate

NICHE

Mortgages. Better. Faster. Smarter.

CORE VALUES

Wow Everyone.

Transparency.

Process Driven.

COMMUNICATION

Weekly on Tuesdays and on milestones.

neighborhood loans
Your Neighborhood Lender

Date: 11/5/2021

Dear Elyse Winter,

Congratulations! This Letter is to inform you that you have PRE-APPROVED for a purchase mortgage loan. The status of your home loan inquiry is as follows:

1080 Princeton Ave, Highland Park IL, 60035

[] Prequalification, WITHOUT credit review*:

The borrowers/buyers listed on this form have **INQUIRED** with our firm about financing to purchase a home. Verbal Information was provided.

[] Prequalification, WITH credit review*:

The borrowers/buyers listed on this form have **INQUIRED** with our firm about financing to purchase a home. Verbal Information has provided and a Tri-Merged Credit Report was pulled.
This Prequalification is **[] WITH** or **[] WITHOUT** Automated Underwriting approval.

[x] Pre-Approval, With credit and documentation*:

The borrowers/buyers have INQUIRED with our firm for a mortgage loan to purchase a home. The borrower/buyers listed above have Voluntarily Supplied Written Documentation regarding their income and assets, we have reviewed a Tri-Merged Credit Report. This Pre-Approval is with Automated Underwriting approval.

*Please note that nothing contained herein constitutes a loan commitment or guarantee of financing and is used for disclosure purposes only. See actual commitment letter for specific conditions/requirements of the lender. All approvals are subject to satisfactory appraisal, title, and no material change to borrower(s) financial status.

LOAN DETAILS:

Purchase Price:	$525,000.00	Loan Amount: $498,750.00	Loan to Value (LTV): 95.000
Loan Program:	30yr Fixed	Rate / Type: TBD	
Estimated PITI:	**$3,250**	Seller Paid Closing Cost: $0	

Sincerely,

Ryan Skaggs

Ryan Skaggs
773-569-8692
Mortgage Loan Originator
NMLS ID#: 425763
ryan@neighborhoodloans.com

EQUAL HOUSING LENDER

Neighborhood Loans, 1333 Butterfield Rd. Suite 600 Downers Grove, IL 60515 1.800.207.8595 Neighborhood Loans is an Illinois, Wisconsin, & California Residential Mortgage Licensee. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Neighborhood Loans is an approved FHA Lender. Not an agency of the federal government. All loans are subject to credit approval. Programs, rates, terms and conditions are subject to change without notice. Other restrictions apply. Licensed by the Illinois Department of Financial & Professional Regulation. Company NMLS#222982 MB.6759826. California DBO Lic/Reg #603K183