

CONGRATULATIONS ON YOUR PRE-APPROVAL

ENVOY
MORTGAGE

July 3, 2026
1100110291
Stefanie S Hilario & Niko B Hilario
91-1040 holunape st
Kapolei, HI 96707

Congratulations, Stefanie and Niko!

You have been pre-approved for a **VA Fixed 30 -year** loan with a loan amount of **\$555,000** and a maximum loan to value of **100.0%** at the maximum interest rate of **tbd%** for a purchase price of up to **\$555,000**.

Remember, your interest rate has not been locked and the terms contained in this pre-approval letter will expire on .

I have reviewed the following information in conjunction with this pre-approval:

- | | |
|-----------------------------------|------------|
| • Credit Report and Credit Score | Yes |
| • Automated Underwriting Approval | Yes |
| • Income | Yes |
| • Assets | Yes |

Final approval will require an executed purchase contract, satisfactory appraisal or appraisal waiver, satisfactory title commitment, satisfactory hazard insurance, and obtaining an underwriting approval of the loan.

This pre-approval letter **is not** subject to the sale of other real estate.

If you have any additional questions or concerns, please do not hesitate to give me a call on my cell anytime.

Respectfully,

Scott Fromme
Scott Fromme

Premier Loan Originator | 409800
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Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.