



CASCADE
 Serving The American Dream Through Affordable Home Ownership

"NEW"



Prequalification Notice

Date: December 13, 2019
 Loan Number: 1941291

Borrower(s): BRYANT HICKMAN, PATRICIA HICKMAN
 Retailer: OAKWOOD HOMES (FAYETTEVILLE)
 Loan Program: VA 1x

Estimated Loan Terms			
Monthly Payment		Net to Seller for Home, Land, & Improvements	
Principal and Interest	\$421.95	Home & Improvements	\$89,000.00
Plus: Taxes	60.21	Plus: Land (Price or Payoff)	\$0.00
Plus: Insurance	80.00	Total	\$89,000.00
Plus: Mortgage Ins		Home Type	
Total Monthly Payment	\$562.16	Manufactured	
Interest Rate & Loan Duration		Cash to Close	
Interest Rate	3.875%	\$10,000.00	
Rate Type	Fixed	Total Available Loan Amount	
Annual Percentage Rate	3.895%	\$89,200.00	
Loan Term (Months)	360		



We would Love to Serve you as you pursue the American Dream of Affordable Home Ownership!

Next Step:

- ✓ Simply contact your Cascade Loan Officer below to let us know that you are ready to live the dream. – OR-
- ✓ Email or fax one or more of the items needed on the attached page and we will know that you are ready to roll!

Primary Contact

Melissa Geiger
 Loan Officer
 1038489
 480-812-3215
 melissa@cascadeloans.com
 480-539-4915

Secondary Contact

Jason Thompson
 Regional Manager
 939210
 480-812-3204
 jason@cascadeloans.com
 480-539-4915

2701 E. Ryan Road, Suite 150, Chandler, AZ 85286 | Phone: 877-869-7082 | Fax: 480-539-4915

* This conditional loan prequalification is presented as an estimate only and is not a loan commitment or a guarantee of qualification. Figures presented are based solely on estimates available at the time of preparation. Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan. This conditional prequalification expires 90 days following issuance.

Current Needs Checklist



12/13/2019

Borrower Name: BRYANT HICKMAN

Loan Number: 1941291

Loan Program: VA 1x

Borrower Items Needed

- Copy of Driver's License
- Copy of Social Security card
- Two most recent bank statements(all pages) supporting funds needed to close \$8,000
- Most recent two years W2's and Tax Returns
- Social Security Awards Letter and Proof of Receipt
- VA Awards Letter and Proof of Receipt
- Pension / Retirement Benefits Letter and Proof of Receipt - Proof of receipt can be a bank statement or end of year tax statement
- Documentation confirming the amount of the borrower's mortgage, tax, and insurance payment on the current home
- Borrower Signature Authorization to be Signed and Returned

Builder Items Needed

- Floor Plan
- Hazard Insurance Quote
- Purchase Agreement / Form 500
- Land Purchase Agreement signed by all parties
- Copy of receipt for Earnest Deposit, if applicable
- Appraisal report fee to be guaranteed through authorization for services form or collected from borrower prior to ordering report
- Property must be compliant to FHA's requirements. Cost of inspections, certifications, and treatments for compliance is the seller's responsibility

Items to Be Obtained by Cascade

- Flood Certification
- Verification of Rent / Mortgage
- Satisfactory preliminary title report must be obtained by Cascade
- Cascade to obtain a satisfactory appraisal on subject property with a value of at least \$99,200
- Cascade to obtain verifiable 911 address for subject property or written confirmation from local jurisdiction stating why address cannot be assigned

I am committed to helping you close your loan ASAP. Please email or fax the outstanding items above directly to me. My goal is to respond with an update on the conditions you have submitted in less than 24 hours. Please don't hesitate to call with any questions.

Thank You,

Email:

Phone:

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