



20555 Victor Parkway, Livonia, MI 48152



Date: February 5, 2008

Jeff Gutowski  
5691 Norris Ave  
Millville, NJ 08332

Dear Jeff,

**Congratulations!** You have been conditionally approved for a 20 yr Conforming Fixed loan in the amount of \$133,650.00 for the refinance of your primary residence at 5691 Norris Ave, Millville, NJ 08332.

With your loan proceeds, we anticipate paying off the following mortgages/debts:

#33012259	COUNTRYWIDE HOME LOANS	\$107,300.00
#10000001361197647	COMMERCE BANK NA	\$19,903.00

This loan approval is subject to our receipt and approval of the following items:

- 1. THE BENEFITS CERTIFICATION FORM IS REQUIRED BY YOUR STATE INQUIRING INTO THE MAIN REASON FOR YOUR REFINANCE. PLEASE CHECK THE APPROPRIATE BOX/BOXES AT THE TOP INDICATING YOUR PRIMARY REASON(S) FOR COMPLETING THIS TRANSACTION AND RETURN THIS FORM WITH ALL CLIENT(S) HANDWRITTEN SIGNATURE(S)**

**Please fax legible copies of the items above within 2 days to my teammate, Angela Kennedy at fax# (734) 386-2200**

**Angela Kennedy**  
Phone: (800) 226-6308 ext. 17054  
Fax: (734) 386-2200  
E-mail: [angelakennedy@quickenloans.com](mailto:angelakennedy@quickenloans.com)

As you gather and send the items above, Angela will be obtaining and reviewing items from various third parties. These items include:

- \* Satisfactory verification of your employment status
- \* A title commitment/search indicating who owns the property and what liens exist
- \* A payoff letter from your current lender indicating the total amount owed to pay off your loan.
- \* Satisfactory verification of your Homeowners Insurance
- \* Your property may be in an area with declining home values. This will be confirmed upon review of the appraisal. If your home is in a declining market, the loan amount cannot exceed 85% of the property's value. If your current loan amount exceeds this percentage, we will need to restructure your loan.
- \* A satisfactory home appraisal

Once we receive the items from you and the third parties, we will conduct a final review of your loan documents. As soon as we complete the review and issue a final approval, we will contact you to coordinate your closing.

Remember to use [myquickenloans.com](http://myquickenloans.com) for 24 hour access to your most up to date loan information.

Thank you again for choosing Quicken Loans Inc. for your home financing!

Sincerely,

Dan Marderosian  
Sales Director  
Phone: (800) 226-6308 ext. 68948