FC01 | Conventional mortgage prequalification

Three complete one-page lender letters dated March 15, March 31 and June 3, 2021 follow this cover. They name Romeo Belocura and Annie Augusto. Their operative amounts, loan descriptions and all approval conditions remain.

What the letters say

March 15: $825,000, 30-year fixed conventional, for a Puyallup property. March 31: $1,200,000, 30-year fixed conventional, for an Auburn property. June 3: $950,000, conventional with 10% down, property listed as TBD. The June letter is dated 2021 despite its supplied filename. These are the letters’ stated loan amounts, not necessarily purchase-price limits.

Meaning and limits

Each letter says pre-qualified, requires underwriting approval and lists six closing conditions. Each expressly states it is not a commitment to close at the stated rate, term or amount, permits amendment, and depends on the lender providing financing. Preserve those conditions alongside the amounts.

Why it matters

The letters document pursuit of conventional financing in Romeo and Annie’s own names during 2021. They challenge a blanket account of no independent financing options. None names Silver Creek or proves that a different loan would have funded its acquisition on the required date. They do not establish why the original borrowers were selected, or prove a completed purchase.

Source handling

Reader pp.2–4 reproduce source pages 1–3 respectively, without cropping operative text. Loan-officer autographs, names, contact details, identifying numbers, a signing-system identifier and specific street addresses are masked. Lender identity, applicant names, dates, amounts, products and conditions remain. Raster masks are permanent; no original files or hidden OCR layer are embedded.

GOLDWATER BANK

March 15, 2021

Applicant: Romeo Belocura and Annie Augusto
[redacted]
Loan Amount: $825,000.00
Loan Product: 30 Year Fixed Conventional

Based upon our review of your credit history and the employment, assets and liabilities information you provided at the time of your initial loan inquiry, Goldwater Bank, NA is pleased to advise you that you have been *pre-qualified* for a mortgage loan in the amount and at the terms as stated above. This *pre-qualification* is based on the current guidelines for this program; guidelines are subject to change without written notice. Loan approval must be obtained from Goldwater Bank, NA's Underwriting Department and your transaction's closing will be subject to the following conditions:

1. Purchase Agreement signed by all parties with all credits and/or allowances approved by Goldwater Bank, NA
2. Payment for appraisal to Goldwater Bank, NA by responsible party and upon disclosures signed by all borrowers
3. Completed appraisal and any inspections/requirements required by appraiser, underwriting, or Purchase Agreement
4. Satisfactory title commitment, survey and hazard insurance coverage for the property that will secure the loan
5. No substantial changes to your employment, income, assets, and liabilities prior to loan closing
6. Re-verification of employment, income, assets and an updated credit report prior to loan closing/funding

This letter represents an assessment by Goldwater Bank NA and is applicable only if we provide financing for this transaction. This is not a commitment to close the loan at the specified rate, term and loan amount. If any entity other than Goldwater Bank, NA provides financing, this letter and the assessment made herein will be considered void and all parties agree to hold Goldwater Bank, NA harmless for any negative outcome resulting from actions taken by others. In addition, we reserve the right to amend this assessment prior to loan closing in the event we determine that adverse changes have occurred in your financial status, or if discrepancies are found in the information disclosed.

Our entire team of professionals will work diligently to help exceed your expectations of this purchase experience. If you need any additional information, please do not hesitate to let us know how we can help meet your needs. Thank you for the opportunity to assist you with this important transaction.

Sincerely,

[redacted]

GOLDWATER BANK

March 31, 2021

Applicant: Romeo Belocura and Annie Augusto

[redacted]

Loan Amount: $1,200,000.00
Loan Product: 30 Year Fixed Conventional

Based upon our review of your credit history and the employment, assets and liabilities information you provided at the time of your initial loan inquiry, Goldwater Bank, NA is pleased to advise you that you have been *pre-qualified* for a mortgage loan in the amount and at the terms as stated above. This *pre-qualification* is based on the current guidelines for this program; guidelines are subject to change without written notice. Loan approval must be obtained from Goldwater Bank, NA's Underwriting Department and your transaction's closing will be subject to the following conditions:

1. Purchase Agreement signed by all parties with all credits and/or allowances approved by Goldwater Bank, NA
2. Payment for appraisal to Goldwater Bank, NA by responsible party and upon disclosures signed by all borrowers
3. Completed appraisal and any inspections/requirements required by appraiser, underwriting, or Purchase Agreement
4. Satisfactory title commitment, survey and hazard insurance coverage for the property that will secure the loan
5. No substantial changes to your employment, income, assets, and liabilities prior to loan closing
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Our entire team of professionals will work diligently to help exceed your expectations of this purchase experience. If you need any additional information, please do not hesitate to let us know how we can help meet your needs. Thank you for the opportunity to assist you with this important transaction.

Sincerely,

[redacted]

GOLDWATER BANK

June 3, 2021

Applicant: Romeo Belocura Jr. and Annie Augusto
Address: TBD
Loan Amount: $950,000.00
Loan Product: Conventional with 10% Down

Based upon our review of your credit history and the employment, assets, and liabilities information you provided at the time of your initial loan inquiry, Goldwater Bank, NA is pleased to advise you that you have been *pre-qualified* for a mortgage loan in the amount and at the terms as stated above. This *pre-qualification* is based on the current guidelines for this program; guidelines are subject to change without written notice. Loan approval must be obtained from Goldwater Bank, NA's Underwriting Department and your transaction's closing will be subject to the following conditions:

1. Purchase Agreement signed by all parties with all credits and/or allowances approved by Goldwater Bank, NA
2. Payment for appraisal to Goldwater Bank, NA by responsible party and upon disclosures signed by all borrowers
3. Completed appraisal and any inspections/requirements required by appraiser, underwriting, or Purchase Agreement
4. Satisfactory title commitment, survey and hazard insurance coverage for the property that will secure the loan
5. No substantial changes to your employment, income, assets, and liabilities prior to loan closing
6. Re-verification of employment, income, assets and an updated credit report prior to loan closing/funding

This letter represents an assessment by Goldwater Bank NA and is applicable only if we provide financing for this transaction. This is not a commitment to close the loan at the specified rate, term and loan amount. If any entity other than Goldwater Bank, NA provides financing, this letter and the assessment made herein will be considered void and all parties agree to hold Goldwater Bank, NA harmless for any negative outcome resulting from actions taken by others. In addition, we reserve the right to amend this assessment prior to loan closing in the event we determine that adverse changes have occurred in your financial status, or if discrepancies are found in the information disclosed.

Our entire team of professionals will work diligently to help exceed your expectations of this purchase experience. If you need any additional information, please do not hesitate to let us know how we can help meet your needs. Thank you for the opportunity to assist you with this important transaction.

Sincerely,

