



24/04/2015

Application Reference: PA754172
Customer Name(s): Anecito J & Charina Mantilla
Loan Introduced by: Toong Yeong

We are pleased to confirm that based on the information provided, your loan application is Approved in Principle. This Approval in Principle is valid for 180 days from the date shown above.

After the first 90 days from the date of this letter, we will require you or your customer to provide information for revalidating their financial situation.

Loan Type: Negotiated Variable
Loan Amount: \$614,000

Formal approval for the above mentioned loan application is subject to confirmation of the following details:

- Satisfactory validation of your financial circumstances that you have told us, and that they have not changed
- Each applicant's ability to provide the Bank with further information, if necessary.
- Lender's Mortgage Insurance approval, if required.

Once the above conditions are satisfied, we will move to formal approval of your loan application, and issue a loan agreement to you. If formal approval is given, the loan agreement we issue may contain additional requirements, which must be satisfied prior to the loan advance being made.

To ensure your application progresses without delay, please submit all required documentation to us as soon as possible, through your broker.

Approval in Principle is not a guarantee of formal approval or the loan funds being made available. Loan funds may not be drawn or advanced until all of our requirements for making the loan available have been satisfied and the relevant documentation has been executed.

Yours sincerely,

Tamara Junge
Broker Mortgage Services