



## Exhibit "C"

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

Thursday, January 03, 2019

### CONGRATULATIONS, YOU'VE BEEN PRE-QUALIFIED FOR A VALLEY HOME MORTGAGE

Joann Gordon  
500 North Congress Avenue Apt. C203  
Delray Beach, FL 33444

Dear Joann ,

We are pleased to let you know that you have just taken an important step toward home ownership as you have been pre-qualified for a Valley Mortgage, based on the information that appears below.

Borrower Name:	Joann Gordon
Property Address:	TBD
Loan Type:	VNB Community Advantage Home Ownership Mortgage ? Purchase
Approximate Purchase Price:	\$195,000.00
Approximate Loan Amount:	\$175,000.00
Estimated Rate:	4.125%

This pre-qualification is valid for 60 days from the date of issuance. Our decision was based largely on the stated accuracy of the information which you provided us – including, but not limited to, your credit score, household income, assets and debts. While this prequalification is not a commitment to lend under any circumstances or conditions, it can be shared with your realtor and potential sellers to give them a good idea of what you can afford.

Once you make an offer on a home, we will look forward to working with you. Valley may then issue a commitment to lend in writing based on review of a fully completed application with all necessary documentation in accordance with our credit, collateral and underwriting standards., together with payment of all applicable fees.

This is a great start to the home buying process and we wish you success in your search. Please call us if you have any questions along the way. Our goal is to help you find the right financing for your home.

Sincerely,

Louise M Nelson  
LNelson@valley.com  
NMLS ID # 410107

Residential Mortgage Department - 1720 Route 23 North, Wayne, NJ 07470 - (973) 305-8800



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