November 28, 2025

KIMBERLY TSAO
339 E 58th St
New York, NY 10022

HOME LOAN PREQUALIFICATION

Pre application Number: A72135FZW

Loan Program: Conf Fixed 15
Interest Rate / APR*: 6.000% / 6.592%
(as of 11/28/2025. Subject to change.)
Occupancy: Owner Occupied
Property Type: Co-op
County: New York

Sales Price: $370,000
Down Payment: $270,000
Loan Amount: $100,000
Loan to Value: 27.03%

KIMBERLY TSAO:

Good news! We're happy to let you know that our automated underwriting system indicates you qualify for a loan of up to $100,000 as shown above.

Your pre-qualification is based on the information contained in your credit report and the income and asset information you gave us. Please keep in mind, the pre-qualification is subject to our receiving and reviewing all required documentation as required for the home loan product you select.

What you need to know

You may present a copy of this letter as proof to sellers and real estate agents that you're a qualified buyer based on the following conditions below.

- This is not a loan commitment or a loan approval. The information and documentation you provide are subject to review which may result in a change to the above.
- We require receipt and validation of credit, income and asset documentation.
- The property must meet all bank collateral requirements.
- Our closing and funding conditions are met.

This letter expires 30 calendar days from **November 28, 2025**.

We're here to help

I look forward to working with you to make your home financing experience as smooth as possible.

Thank you for choosing Bank of America.

Kenneth C O'Reilly
NMLS Identifier: 901330
Title: Centralized Lending Specialist
Telephone: (800) 850-7655
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*APR (Annual Percentage Rate) is an estimate and may be more or less with any changes in loan amount, down payment, closing costs, or other terms. Rate is subject to change until locked and rate increases may lower the loan amount.