



04/13/2021

In reply refer to:

Mortgage Loan No. 8044393760

Danielle Dodge
Ian Stewart
6120 Knight Ter
Richmond, VA 23223

Dear Member(s):

Congratulations! You've been pre-approved for a home loan with Navy Federal Credit Union. You've just taken the first step toward your dream home, and we're thrilled to be part of your journey. This letter enables you to move forward with the next step in the mortgage process. Based on the information you provided, your loan details are:

Purchase Price: \$529,000.00

Loan Amount: \$529,000.00

Down Payment: \$0.00

Type of Loan: VA Fixed Rate

Here's what you need to know:

Your credit score and history have been verified, and you meet our initial criteria in qualifying for a Navy Federal home loan.

Here's what's next:

- Inform your real estate agent
- Find the right home for you
- Provide us with the ratified sales contract

*Plus buyers will give \$15,000.00
In cash*

We'll work together to help you learn about the home financing process so you know what to expect and can quickly move forward to submitting a finalized loan application. Feel free to reach out to me with any questions regarding your loan. I will serve as your home loan advisor through this process.

Sincerely,

Maryrose Dutcher
Mortgage Loan Officer
NMLS #: 1154542
Maryrose_Dutcher@navyfederal.org
(877)573-2324

This is not a commitment to lend. This pre-approval is based on the information you provided. Upon a more comprehensive review, Navy Federal has the right to withdraw this pre-approval should any of this information change.



Federally insured by NCUA.

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PO Box 3000 Merrifield VA 22119-3000

To the owner(s) of 235 Tower Lane,

We wanted to take this opportunity to introduce our family to you and explain to you how your amazing house perfectly fits our family. We are a family of six, Danielle and Ian Stewart, and our sons Elijah (10) and Everett (3), along with Ian's parents John and Sean. We (Ian and Danielle) are both veterans of the Army, with Danielle spending 8 years on active duty and Ian retiring next year after 20 years. With our completion of service, we want to move back home to Vermont, relocating from Virginia.

Danielle grew up in Lamoille County and has numerous aunts, uncles, and cousins, grandfather and not to mention her parents and sister are still there. Ian grew up in Pennsylvania, and coincidentally, his brother now lives in Westport, NY (only an hour and a half away) with his wife and two children. Your beautiful home presents an opportunity for our family to reunite and connect with our families whom we have spent so much time away from. We want to emphasize that we are not writing this letter because we need any house, we are writing because your house is the perfect fit.

Ian's parents are in their seventies and the in-law apartment allows them to continue the close relationship that they have with Elijah and Everett, as well as allowing them to be close to their grandchildren in Westport, bringing all their grandchildren within driving distance. It also has plenty of room outside for the kids to play and for our dog Trooper to run around safely. This house allows Danielle to have her office for her brand-new remote job, and of course, the location is perfect!

We can imagine ourselves taking care of this property as we have done our own here in Virginia and making this house a forever home for our family. We ask that you consider our offer to help us reconnect with family and be able to move back home.

Thank you for your consideration,

Ian, Danielle, Elijah, Everett, Sean, and John Stewart

-And Trooper!