



June 12, 2018

Eline van den Broek

Dear Eline,

We are pleased to inform you that you have been pre-approved for a first mortgage loan as follows:

For the home selling for \$620,000 with 30% down.

This is based on the following conditions:

- 1) Receipt of a Purchase and Sale Agreement for a property acceptable to Union Bank.
- 2) The property appraising for equal to or greater than the contracted purchase price.
- 3) No material change has occurred in your financial condition or credit worthiness.
- 4) Usual and normal requirements, including, but not limited to, marketable title and closing costs.
- 5) This offer letter is valid for 60 days.

After review of the entire application, assuming it meets our normal standards, a Commitment Letter will be issued.

We appreciate the opportunity to be of service and look forward to receipt of a contract for your new home. Please call me at any time at the number below.

Sincerely,

Sue Ryan
Senior Mortgage Loan Originator
Union Bank
802-318-0823
sryan@unionbankvt.com

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Equal Housing Lender