

Barbara Bettens
45 Hawthorne Avenue
Brookhaven
Mocksville MX1 4ZZ
United Kingdom

Springfield, February 16, 2026

Approval of Your Mortgage Loan Application

Dear Mrs. Bettens,

Thank you for your interest in our financing options and for submitting your mortgage loan application.

After carefully reviewing your submitted documents and thoroughly considering all relevant criteria, we are pleased to inform you that **your application has been approved**.

This decision is based on a comprehensive review conducted in accordance with our internal banking policies as well as applicable federal and state regulations. We are confident that the approved financing meets the requirements of this individual case.

One of our advisors will contact you shortly to discuss the next steps, including the contractual details and the disbursement process. Should you have any questions in the meantime, we are of course available at any time for a personal consultation.

Thank you for the trust you have placed in our institution. We look forward to supporting you in the realization of your plans and wish you every success.

Sincerely,



Holly Fisher
Loan Officer