

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,

A handwritten signature in black ink, appearing to read 'H. Fisher', with a stylized, flowing script.

Holly Fisher  
Loan Officer