

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

Springfield, February 16, 2026

Approval of Your Mortgage Loan Application

Dear Mrs. Bettens,

We are pleased to inform you that your loan application has been **successfully approved** following our credit assessment process.

Based on the information provided and our evaluation, we are able to offer you a loan under the following key terms:

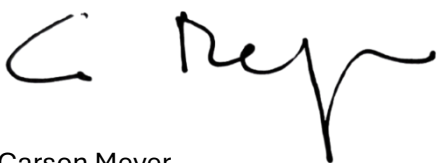
- **Loan amount:** £450,000
- **Loan term:** 25 years
- **Interest rate:** 4.10% p.a. (fixed)
- **Repayment start date:** 1 August 2026

The approved funds will be made available once all remaining formalities have been completed, including the signing of the loan agreement and fulfillment of any outstanding conditions outlined in your approval documents.

Please review the attached loan agreement carefully. If you have any questions or require clarification regarding the terms, our team will be happy to assist you. Upon receipt of the signed agreement, we will proceed with the disbursement as agreed.

We appreciate the trust you have placed in us and look forward to supporting you with your financial plans.

Sincerely,

A handwritten signature in black ink, appearing to read 'C Meyer', with a stylized flourish at the end.

Carson Meyer
Loan Officer