

FIRST NATIONAL BANK

Residential Lending Division

2100 Hendersonville Road · Asheville, NC 28803 · (828) 555-0400

April 14, 2026

Re: Mortgage Pre-Approval for Jennifer K. Reyes

To Whom It May Concern:

This letter confirms that First National Bank has completed a preliminary review of the financial information provided by Jennifer K. Reyes and has pre-approved her for a residential mortgage loan, subject to the conditions described below.

LOAN DETAILS

Borrower: Jennifer K. Reyes
Maximum Loan: \$625,000
Loan Type: Conventional, 30-year fixed rate
Estimated Rate: 6.75% APR (subject to rate lock)
Down Payment: 20% minimum
Valid Through: July 13, 2026 (90 days from issuance)

CONDITIONS OF FINAL APPROVAL

This pre-approval is based on a review of the applicant's credit profile, employment history, income, and assets. Final loan approval is contingent upon:

- Satisfactory appraisal of the subject property at or above the purchase price
- Final underwriting review
- Stable income and employment status through closing
- Title commitment acceptable to the lender
- Buyer maintaining qualifying credit score (currently 762)

Should Ms. Reyes wish to proceed with a specific property, please contact our office and we will work directly with you and any other parties involved to complete the transaction. We look forward to assisting you.

Sincerely,

Marcus Donaldson
Senior Mortgage Loan Officer

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