

To whom it may concern:

Please accept this letter to demonstrate that Allen Buyer has met preliminary qualifying guidelines for \$100,000.00 to be used for the purchase of the single family residence located at the above address. This is *not* a commitment to make the loan, but is based on preliminary information provided by the aforementioned borrower. Final loan approval is subject to verification of the location and value of the property, compliance with certain conditions disclosed in the loan application, and compliance with the final underwriting requirements of the lending institution.

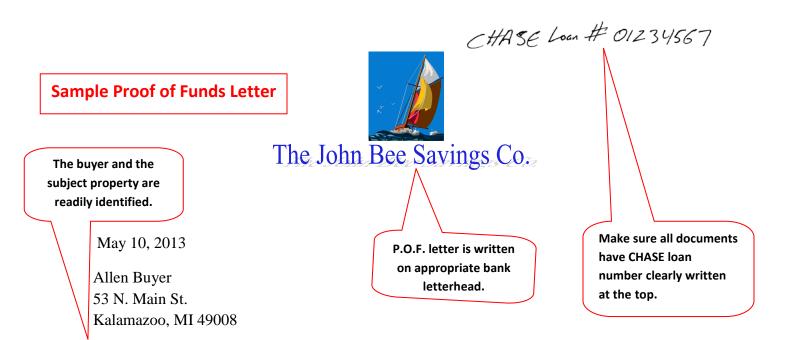
Thank you and please contact us with any questions.

Sincerely,

S.Anple.

Steven Ample, Associate Vice President Lighthouse National Bank

The pre-qualification letter is signed by appropriate bank personnel. The body of the paragraph states that the buyer is preliminarily qualified for a loan in the specified amount.



RE: 11 Prospect St, Kalamazoo, MI 49008

To whom it may concern:

As of the above date, Allen Buyer has available funds deposited with this bank in excess of \$100,000.00. Please feel free to contact me with any questions. My direct telephone number is (203) 555-5555.

Sincerely,

Bu Vila

B. Wilson, President The John Bee Savings Co.

Title of the endorser is included.

The P.O.F. letter is endorsed by appropriate bank personnel. The body of the paragraph states that the buyer has available funds to purchase the property in question.