

Via Email Only: natenje@gmail.com

Date: February 15. 2021

SUBJECT/PURCHASER: Pre-approval letter

NJE Holdings, LLC

PROPERTY TYPE/ Investment- Residential Real Estate

SPECIFICALLY: 1033 Galtier St., Saint Paul, MN 55117

Acquisition and Rehabilitation Financing

Dear Sir and/or Madam:

This letter shall confirm that credit has been reviewed and the above captioned purchaser is prequalified for financing for the acquisition and the rehabilitation of the above captioned property. The proposed financing will be structured compliant with Riverland Bank's standard underwriting credit policies and procedures. Further, proposed financing may be subject to appropriate appraisal, environmental, inspection and title-work requirements and is contingent upon applicable Loan Committee and Bank Board approvals.

Please feel welcome to contact me at 612.281.6446 or email <a href="mailto:bmeier@riverland.bank">bmeier@riverland.bank</a> if you should have any questions.

Sincerely,

Bradley K. Meier

Bradley K. Meier Executive Vice President Riverland Bank 1621 East Hennepin Avenue, Suite 200 Minneapolis, MN 55414