

August 17, 2015

Isaac Graham
Western Bank
663 University Ave
St. Paul MN 55104

Marcia Moermond
City Council Offices
15 W. Kellogg Blvd, Ste. 310
Saint Paul, MN 55102

Re: Credit available to Henry Hanten

Dear Ms. Moermond,

I am writing to inform you that as a long-standing customer of Western Bank, Mr. Hanten is preapproved for a loan in the amount of \$100,000 for the purposes of making improvements to a property located at 929 West 7th St. in St. Paul, MN. Mr. Hanten has been a valued customer of Western Bank for more than 30 years and maintains six figure depository accounts with the bank. Should you need further assurances, please feel free to contact me.

Sincerely,



Isaac Graham
AVP Commercial Banking
Western Bank
651 290 7446