



7201 West 78<sup>th</sup> St. Suite 200  
Bloomington, MN 55439  
Direct (612) 305-2287  
Cell (651)-269-0306

August 16, 2018

RE: Abdirizak Iddle

To Whom It May Concern:

The above listed borrower(s) have met with a BNC Bank, Mortgage Consultant to be Pre-Approved for the purchase of a home.

We have completed a desktop underwriting evaluation of the application at this time. Based upon the information we requested and were provided concerning employment, income, assets, liabilities, and source of funds for closing, we are pleased to inform you they have been conditionally Approved for the purchase of a single family home with FannieMae Homestyle Renovation conventional financing. They are approved in an amount significant enough to cover the purchase of 677 Thomas Ave, St. Paul MN 55104

**CONDITIONS OF PRE-APPROVAL**

- Acceptable collateral and additional documents will be required by BNC Bank, or an outside service provider in connection with your complete application and final approval, including but not limited to an acceptable appraisal and marketable and insurable Title.
- No material change to your income, credit, or assets that may affect your ability to qualify for this loan.
- Pursuant to Minnesota statute chapter 58.13 Subdivision 1, we must state: "final qualification or approval is not guaranteed and may be subject to additional review."

BNC Bank reserves the right to rescind this approval should any inconsistency of information be discovered, as all mortgage loans are subject to final audit prior to closing.

If you have any question or concerns, feel free to call me at 612-305-2287.

Sincerely,

*David J. Harvey*

**David J. Harvey** NMLS# 274108  
BNC National Bank Company ID# 418467  
7201 West 78<sup>th</sup> St. Suite 200, Bloomington, MN 55422  
Direct 612-305-2287 Cell 651-269-0306  
[dharvey@bncbank.com](mailto:dharvey@bncbank.com)

This letter is valid when it accompanies a purchase agreement within 7 day of the date of this letter.



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Hello,

We are excited to inform you that the appraisal has been fully completed. I have attached a copy of the report for your subject property. The value came in at \$345,000. This is reflected on the bottom of page 2 of the report. This copy is for your records.

A separate email containing the Appraisal/Valuation AIR Acknowledgement form will be sent following this email. We are required to provide you with a copy of your appraisal prior to closing, and the Appraisal/Valuation AIR Acknowledgment simply states you have indeed received it within the required time period. You will need to eSign the document just as you did your initial disclosures out on the website.

We ask that you review your appraisal and reach out to us with any questions you may have.

Thank you in advance for your prompt attention as it is greatly appreciated!



*Laurie Callahan*

Mortgage Loan Processor

BNC National Bank  
7007 College Blvd, Ste 600

