22nd September, 2025

The Managing Director

NORRENBERGER PENSIONS LIMITED,

No. 22 Otukpo Street,

Off Gimbiya Street,

Area 11,

Garki,

Abuja.

Dear Sir,

## EXPRESSION OF READINESS TO DISBURSE LOAN

We hereby express our readiness as a Mortgage Bank to disburse a loan sum N2,250,000.00 (Two Million Two Hundred Fifty Thousand Naira Only) to JOHN MICHAEL DOE with Kebbi State Home Savings & Loans Limited Account Number- 0123456789.

Kindly credit the customer's account details stated above with the sum N 750,000.00 (Seven Hundred Fifty Thousand Naira Only), being his 25% retirement savings, as an equity contribution for the purchase of a 2 BEDROOMS BUNGALOW AT RANGAZA QUARTERS KANO STATE.

Thanks for your usual co-operation

Yours faithfully,

For: Kebbi State Home Savings & Loans Ltd.

Shehu Mohammed Dr. Ahmed Musbahu

Head of Credit Managing Director/CEO