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