



119 WEST 4TH ST. NORTH • P.O. BOX 146 • LADYSMITH, WI 54848
PHONE: (715) 532-3389 • FAX: (715) 532-7680 • www.ladysmithfederal.com

March 31, 2025

To whom it may concern,

In regards to Lynette Tourdot, I am pleased to advise that their commercial loan application with Ladysmith Federal for a real estate loan for \$250,000 has been pre-approved.

The approval is based upon the information presented in the application and a review of the tri-merged credit report(s), verification(s) of employment/income, rent or mortgage payments, as well as, a confirmation of deposits being held and of funds to close. This commitment is subject to obtaining a satisfactory appraisal of the subject property, a clear termite inspection (if applicable), and an underwriter's final review of all the information prior to closing.

Should you have any questions, please let me know.

Sincerely,
Kalvin Vacho

A handwritten signature in black ink, appearing to read "K. Vacho", written in a cursive style.

Commercial Loan Officer
NMLS #1970102
Ladysmith Federal Savings and Loan
www.ladysmithfederal.com
715-532-3389 Office
715-532-7680 Fax

