

18th June 2025

Doctor Catharine Thompson
11 Douglas Crescent
Edinburgh
EH12 5BB

Dear Catharine,

Applicant(s): Doctor Catharine Thompson

Further to our recent meeting, I am pleased to advise you that we are prepared to consider lending mortgage funds to you and are happy to provide you with an agreement in principle, for a mortgage in the sum of £220,000.00.

As a responsible lender we must ensure that any mortgage product is both affordable and correct for your own individual circumstances and, as such, any agreement in principle is dependent upon your individual circumstances at the time that mortgage funds are actually required.

All Handelsbanken mortgages are subject to the completion of standard lending checks and conditions, such as:-

- i) Confirmation by you of the accuracy of the information obtained in our meeting and/or the Bank's Fact Find
- ii) Proof of income over the last three year period
- iii) Mortgage affordability
- iv) A satisfactory Credit Reference Agency Search
- v) A satisfactory valuation/survey of the property that you wish to purchase
- vi) Satisfactory security

This letter is not a binding commitment to lend you funds and we therefore reserve the right not to offer you a mortgage, even though you have had an Agreement in Principle.

Yours sincerely

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