



**Dear Sir or Madam:**

I am writing this letter to express my interest in a fixed-rate 15-year mortgage from Fidelity Insurance Bank to aid me in my housing purchase decisions.

Having been offered a position of Senior Engineer at Dawson Electrical Company in Atlanta, Georgia, I am seeking to purchase a house to suit my family's needs. Presently, the residents of the house will include my wife, my two children, and me. As such, I am searching for a residence with at least 3 bedrooms within 30 minutes commute to my work address. My wife and I have a combined annual salary of \$190,300 before taxes. We estimate that based on the housing rates in the area, we expect to take out a mortgage of approximately \$150,000 to supplement the amount we are offering in cash to the home sellers.

As you can see from my credit history, both my wife and I possess very high credit scores. We have both paid off our student loans and have not defaulted on a single payment. I am enclosing a copy of our rent and utilities history, which demonstrates that we have always paid the full amount on time. Our jobs are highly stable, and we have substantial savings in our bank accounts. It is my hope that you will pre-approve us for a fixed-rate 15-year mortgage at the current market rate of 4.53% for \$150,000. All of our financial accounts, including our mutual funds and portfolio investments, are all held at Fidelity Insurance Bank. We have a longstanding relationship with our community branch and have always been highly satisfied with the services offered. Please contact me at anytime via my cell phone, (233)-423-5522, or at [brandonogk@gmail.com](mailto:brandonogk@gmail.com).

Thank you for considering my request. I look forward to your positive response and to the continued relationship with your bank.

**Yours faithfully,  
Brandon Ogglefinker**