



2/18/2026

Unwind Property Management LLC
1446 Rose St STE 2
La Crosse, WI 54603

Congratulations! Based on the information that you provided, you have been prequalified for a commercial loan with River Bank for the River Point District project.

This prequalification letter does not constitute loan approval or commitment to rate, fees or term. Any misrepresentation in the loan application or adverse change in your financial position may void this prequalification letter, as would a poor credit history by accepted standards.

Loan approval and commitment is subject to completion of a loan application and conditions that include, but are not limited to:

- *Clear title to proposed property
- *Satisfactory appraisal with a value sufficient to support the loan request
- *Verification of all income and assets
- *No material change in credit, employment or financial status prior to closing
- *Fully Executed Offer to Purchase
- *Acceptable inspections and other conditions as in the Offer to Purchase
- *Final approval from underwriting when all conditions are met
- *Any other information deemed necessary by River Bank

Proposed Terms:

Term: 12 months interest only then 2 years fixed
Amortization: 30 years
Rate: Prime plus or minus a spread at time of closing
Origination: .25%
LTV: 75%

This letter expires on 8/1/2026. If you should have any questions, please do not hesitate to call me. Thank you for choosing River Bank, we look forward to working with you.

Sincerely,

Kyle Christopherson
Commercial Loan Officer
NMLS 108866
608-788-6300 | Kyle.Christopherson@Riverbank.biz

