

[Bank Name]  
[Bank Address]  
[City, State, Zip Code]  
[Phone Number]

**Date:** [Date]

**To:** [Applicant Name]  
[Applicant Address]  
[City, State, Zip Code]

**Subject: Notice of Underwriting Approval**

Dear [Applicant Name],

We are pleased to inform you that your application for a [Loan Type, e.g., Mortgage/Business Loan] has been formally approved by our underwriting department.

**Loan Details:**

- **Loan Number:** [Number]
- **Approved Amount:** \$[Amount]
- **Interest Rate:** [Percentage]%
- **Loan Term:** [Months/Years]

This approval is subject to the following conditions being met prior to closing:

- [Condition 1, e.g., Verification of updated homeowners insurance]
- [Condition 2, e.g., Final credit refresh]
- [Condition 3, e.g., Receipt of signed disclosure forms]

Please provide the requested documentation by [Deadline Date] to ensure a timely closing. Once all conditions are cleared, our closing department will contact you to schedule the final signing.

Congratulations on your approval. If you have any questions, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Underwriter Name]  
Underwriting Department  
[Bank Name]