

[Lender Name]
[Lender Address]
[City, State, Zip Code]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Subject: Conditional Approval of Personal Loan

Dear [Borrower Name],

We are pleased to inform you that your application for a personal loan has been conditionally approved based on the following preliminary terms:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number] months

Please be advised that this is not a final approval. This offer is contingent upon the receipt and verification of the following outstanding items:

- [Requirement 1: e.g., Most recent two years of tax returns]
- [Requirement 2: e.g., Current pay stubs for the last 30 days]
- [Requirement 3: e.g., Proof of residence]
- [Requirement 4: e.g., Verification of employment]

The final approval is also subject to no material changes in your financial condition or credit score between now and the date of funding. Please submit the requested documents by [Deadline Date] to proceed with the loan closing process.

If you have any questions, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Officer Name]
[Title]
[Lender Name]