

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

[Date]

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

Subject: Conditional Approval for Student Loan Refinancing

Dear [Borrower Name],

Congratulations! We are pleased to inform you that your application for student loan refinancing has been conditionally approved based on the preliminary information provided.

Proposed Loan Terms:

- Estimated Loan Amount: \$[Amount]
- Interest Rate: [Rate]%
- Loan Term: [Number of months/years]
- Estimated Monthly Payment: \$[Amount]

Please note that this is not a final approval. This offer is contingent upon the successful verification of your information and the submission of the following documents:

- Most recent pay stubs (last 30 days)
- Previous year's W-2 or tax returns
- Official payoff statements from your current loan servicers
- Proof of graduation (if applicable)
- Valid government-issued photo ID

This conditional approval is valid until [Expiration Date]. If the requested documentation is not received by this date, your application may expire, and a new credit inquiry may be required.

To move forward, please upload the required documents to your online portal at [URL] or contact your loan officer at [Phone Number].

We look forward to helping you reach your financial goals.

Sincerely,

[Underwriter Name/Department]
[Lender Name]